

American Express® Corporate Purchasing Card

Card Member Guide

美國運通
企業採購卡
會員權益指南

www.americanexpress.com.tw

台灣美國運通國際股份有限公司

® 美國運通公司註冊商標

American Express International (Taiwan), Inc.

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Introduction

The Corporate Purchasing Card is designed to establish a more efficient, cost effective method of purchasing for you and your Company. By using the Corporate Purchasing Card, you will assist your Company to:

- simplify the purchasing process;
- improve financial control;
- reduce the cost of buying and paying for frequently sourced goods and services; and
- negotiate better deals with preferred suppliers.

Using the Corporate Purchasing Card

The Corporate Purchasing Card

The Corporate Purchasing Card is a charge card that requires accounts to be settled in full each month. Because payment is made in full each month, no interest is due. However if the account remains unpaid, the account will be in default and charged late payment fees accordingly. Charge privileges will be suspended if the account remains in default.

Paying the Card Account

If your Company has requested you to be individually billed for Corporate Purchasing Card charges, a Statement of Account will be sent to you each month. However, your Company will centrally settle your account.

As Company policies and procedures vary, please check with your Company's Program Administrator for payment procedures if your Corporate Purchasing Card charges are billed centrally to your Company. Your account is centrally billed if your Company receives the monthly Management Information Reports and statements of all individual Corporate Purchasing Card accounts. Your Company is responsible for settling all Corporate Purchasing Card payments.

Card Renewal

The Corporate Purchasing Card is valid for the period shown on the face of the Card. Shortly before the current Card expires a new Corporate Purchasing Card will be sent to you, provided your account is in good standing.

- The new Card becomes valid when the present Card expires, so please continue to use the present Card up until the end of the month shown as the expiry date and then destroy it.
- To maintain Card security, please sign the new Corporate Purchasing Card upon receipt.
- New and subsequent Corporate Purchasing Cards will always display the date on which you became a Cardmember.
- If your Corporate Purchasing Card is worn or damaged, you can also receive a new Card usually the next business day. To request a new Card, simply call our Corporate Card Customer Service hotline.

Corporate Purchasing Card Security

The Corporate Purchasing Card is a widely accepted method of payment, so you must treat it with the same care as handling cash. Please follow the simple procedures below to ensure maximum Card security.

- Make sure you have signed the Corporate Purchasing Card.
- Always carry the Corporate Purchasing Card with you or keep it safe. Make sure that the Corporate Purchasing Card returned to you after any transaction is the one issued in your name.
- Keep a separate record of your Membership number.
- Only give your Membership number to authorized people, such as authorized suppliers or phone order operators. Beware of anyone who calls you and asks for your Membership number; he or she may want it for illegal purposes.
- Try to keep the magnetic stripe on the back from making contact with loose change or other cards as it may become deactivated and unusable in authorization terminals.
- Do not affix stickers of any type to the Card.

The Authorization Process

When you make a charge with the Card, the merchant will undertake security identification checks to ensure you are authorized to make purchases with the Card. If you make a charge with the Card in person, the merchant will check validity dates and signature on the Card. In the case of manual merchant facilities, further authorization is only required if the charge amount is over the merchant's authorization limit. In this situation, the merchant will telephone American Express for approval. In all other cases, electronic merchant facilities will manage the authorization process of charges to the Card.

If your Company has elected to apply limits to the Card, you may be precluded from making charges with merchants within certain industry classifications. Additionally, your Company may have elected to apply transactional limits to the Card. In these instances, charge authorization may be denied if these restrictions have been applied.

If purchases are 'out of pattern' with your usual spending, American Express checks to make sure that it is you using the Card and not someone who may have stolen it from you. If this happens, you will be required to speak with an American Express representative who will then confirm your identity by asking a question to which only you know the answer.

Spending Limits

Most Companies have internal purchasing policies and for this reason, spending limits are usually applied to your Corporate Purchasing Card account. Spending limits may apply to transactional amounts and to certain industries. To find out what limits have been applied to your Card account, please check with your Company's Program Administrator.

Emergency Card Replacement

If the Corporate Purchasing Card is lost or stolen, please report the incident immediately. Also, upon notification, we will issue you with a replacement Card usually within 24 hours at no extra cost. Please call our 24-hour hotline on (02)2547-3663. Once you notify us, we will accept full responsibility for all unauthorized charges from that time onwards. In any case, liability is limited to NT\$1,000*.

Customer Service Contact Numbers

To acquire account information, or report a lost or stolen Card, please call our 24-hour Customer Service hotline at (02)2547-3663.

For general information, please visit our website at www.americanexpress.com.tw

Appendix

Matters Card Members Should Notice When Purchasing Goods or Services

1. The credit (charge) cards merely serves as a payment tool. The credit (charge) card issuer is not liable to the product or service defects which the card member may experience when making purchases. Card members are advised to carefully assess their purchases beforehand. For example, before purchasing product (service) vouchers, card members should make sure that a delivery guarantee has been provided by the issuer in accordance with regulations.
2. When using the card, please check the details stated in the products/service contract, particularly the transaction amount, date, payment method (with printed credit (charge) card number), personal information, and the content purchased. For purchases of products/services that are delivered at a later date (e.g. prepaid), pay special attention to the products/service expiry and delivery terms. You should sign for your purchases only after confirming every detail in the product/service agreement. For prepaid purchases, the original (or duplicate) copy of the invoice, product/service agreement, and other relevant documents (e.g. proof of purchase, receipt, usage record, statement, membership card, IC card, course identity pass, etc.) shall be obtained after the credit card purchase is complete. These documents should be retained until the end of the product/service expiry, or upon delivery.
3. Each charge slip should be retained and reconciled with the monthly statement one by one. If you have any questions concerning the transaction details, such as omitted transactions, double charges, wrong amount, or if the charges

have been paid by other means, you should immediately inquire the merchant or to American Express International (Taiwan) Inc. (the "Company").

4. If the products or services purchased are not delivered to you (including circumstances where ATM does not dispense cash for your cash advance request), you should first approach the merchant or the bank from which you requested your cash advance. If no resolution can be reached, please follow the procedures specified in the credit (charge) card agreement by submitting the documentary proof of the disputed amount, as mentioned in paragraph 2 above. If the card member and the merchant have reached an agreement, the Company will not be handling the disputed sum. If you wish to seek assistance in handling disputes over a credit (charge) card purchase, please dial the Customer Service number printed on the back of the credit (charge) card.
5. For purchases of prepaid products/services, please pay special attention to the product/service expiry and the deadline for submitting a dispute over the transaction.
6. The following is a summary of the American Express Credit (Charge) Card Dispute Handling Procedure (the "Dispute Handling Procedures"), in particular the parts that require card member's involvement:
 - (1) Undelivered product/services refers to the situations where the card member does not receive the correct item or quantity of goods/services from the merchant, or where the card member does not receive the correct

amount of cash when making a cash advance request over an ATM. The card member should prepare all necessary documents and submit a chargeback request to the Company at least fifteen working days before the chargeback deadline. The card member can only submit one dispute for every transaction. The Company's chargeback deadline is either of the following:

- a. 120 calendar days from the Network Processing Date of the Presentment (foreign and domestic); or
- b. 120 calendar days from one of the below (whichever occurred first):
 - (i) From the expected date of receipt of the goods and services; or
 - (ii) From the date the card member becomes aware that the expected goods and services would not be provided, not to exceed 540 calendar days from the Network Processing Date of the First Presentment).

Note 1: "Network Processing Date of the Presentment" is the day the acquirer submits the transaction data for processing by the settlement agent. Card member may contact the Company to find out the settlement date of each transaction.

Note 2: Please notice that the Dispute Handling Procedure shall be subject to the detailed rules provided by each international credit card organization. The international credit card organization has the ultimate authority to stipulate or amend the provisions of, interpret and arbitrate the dispute between member entities in accordance with the Dispute Handling Procedure. Therefore, the fact that the card member has filed a dispute does not necessarily mean that a chargeback will be granted or he/she will no longer need to pay the remaining balance under the installment payment plan.

(2) If the card member uses a credit (charge) card to purchase the goods/services that are deliverable over a prolonged period of time, it may give rise to a situation where the merchant is unable to deliver the remaining products/services outside the dispute deadline, and therefore rendering the card member unable to claim according to these procedures. For this reason, card member is advised to evaluate the risks of delivery before purchasing this type of products/services.

(3) If the card member has disputes over a credit (charge) card transaction and requires arbitration from American Express, the card member must agree to pay for the possible charges associated with the arbitration. If the arbitration is in favor of the card member, the arbitration charges can be fully or partially waived.

The Company does not collect arbitration charges.

* Please refer to Cardmember Terms and Conditions for more details. Terms and conditions apply. Fees and charges apply. This information is current as at November 2015.

介紹

美國運通企業採購卡是為您與 貴公司建立更有效率及效能而設計的付款方式。使用美國運通企業採購卡有助於 貴公司：

- 簡化採購流程
- 改善財務管控
- 降低因採購經常性的消耗品及服務所產生的費用
- 與特定的供應商協議取得更好的價格

使用美國運通企業採購卡

使用美國運通企業採購卡

美國運通企業採購卡是一張簽帳卡， 貴公司只需按月付清所有的帳款，便無需支付任何的利息。但是如果您的企業採購卡有任何未付清的款項，您將有可能暫時無法享有簽帳權益，同時帳戶也將產生滯納金。

付款方式

貴公司可能會要求您以個人名義按月收到月結單，但 貴公司會集中繳付您的月結單款項。

由於各公司政策與流程均不同，請與 貴公司之聯絡人確認您的美國運通企業採購卡月結單是否採行集中結帳。如果 貴公司採用集中結帳之形式，則 貴公司將會按月收「帳戶管理報告」及個別帳戶的月結單。 貴公司需負責付清所有的美國運通企業採購卡帳款。

換發新卡

美國運通企業採購卡的有效期限標示於卡片的正面。如果您的帳戶記錄良好，在卡片即將到期前，美國運通會主動為您寄上新卡。

- 當舊的美國運通企業採購卡到期時，新的美國運通企業採購卡才開始生效。所以，請繼續使用您目前的美國運通企業採購卡，直到有效期限到期時方可將其銷毀。
- 當您收到新卡時，請立即在背面簽上您的大名，以策安全。
- 新的美國運通企業採購卡上將會註明您成為美國運通會員的日期。
- 如果您的美國運通企業採購卡不慎遺失或被竊，通常在第二個工作天即可收到美國運通為您補發的新卡。如有此需要，請致電美國運通企業卡會員服務部。

企業採購卡保管方法

美國運通企業採購卡是廣受歡迎的付款方式，請將您的美國運通企業採購卡視同現金妥善保存。請參考下列方法妥善保管您的美國運通企業採購卡：

- 請確認您已在美國運通企業採購卡背面簽上您的姓名。
- 請將美國運通企業採購卡隨身攜帶或妥善保存，每次簽帳後，請核對卡片上的名字以確定該卡為您所有。
- 請將您的美國運通企業採購卡卡號另做一份備份紀錄。
- 除特定的授權人員，如被授權特約商或電話訂購外，請勿隨意將您的美國運通企業採購卡卡號告知他人。任何以電話向您查詢卡號的人，都可能將其用作非法用途。
- 避免將美國運通企業採購卡和其他有磁性之卡片或物品接觸，以免損壞卡片上的磁帶以致授權終端機無法辨識。
- 請勿將貼紙貼在美國運通企業採購卡上。

授權流程

當您以美國運通企業採購卡付款時，特約商將會進行安全認可，以確認您已獲得授權以美國運通企業採購卡進行簽帳。在您以美國運通企業採購卡簽付帳款時，特約商會確認卡片之有效日期與卡片背面之簽名。如果您的刷卡金額超過在未設置終端機而以手動方式刷卡的特約商可授權金額時，特約商將致電美國運通以獲得核准。大部份的特約商均設有終端機，美國運通可以即時的為您核准簽帳程序。

如果貴公司已設定您的美國運通企業採購卡可使用的產業別，您可能無法在限定之外的產業別進行簽帳。同時，貴公司可能也設定了每筆簽帳的額度，在這種情況下，您的簽帳核准也將會受到這些限制的規範。

為了保障您的權益及避免不法之徒盜用您的美國運通企業採購卡，如果您的簽帳消費突然超出了以往的消費紀錄，您可能會被請求與美國運通的客服人員通話，我們將會詢問您一些相關的問題，以確認您的會員身分。

消費額度

大多數的企業都依據其內部政策而制定美國運通企業採購卡的額度限制，包括使用業別與每筆簽帳額度。您可與貴公司的美國運通企業採購卡聯絡人查詢此限制規範。

緊急補發新卡程序

您的美國運通企業採購卡萬一遺失或被竊，請立即通知美國運通。我們將在24小時內為您免費補發新卡。美國運通24小時服務熱線為(02) 2547-3663。自您辦理掛失起，一切責任均由美國運通承擔，若您的失卡於報失前及被冒用，您所需付的責任亦僅以新台幣1,000元為限。

美國運通會員服務熱線

如欲查詢帳戶資訊或掛失卡片，您可撥電(02) 2547-3663美國運通企業採購卡24小時服務熱線。

如需要更多資訊，歡迎您瀏覽我的網站：
www.americanexpress.com.tw

附件

持卡人購買商品或服務應注意事項

1. 信用卡(簽帳卡)僅為支付工具，信用卡(簽帳卡)機構對買賣商品或服務之瑕疵或履行並不負保證責任，持卡人購買商品或服務應先審慎評估。例如，在購買各行業商品(服務)禮券時，應注意該禮券已依各行業之中央主管機關所訂定型化契約應記載事項規定，提供履約保證。
2. 刷卡時，請特別注意帳單或商品/服務合約上所列之交易金額與日期、付款方式(載明信用卡(簽帳卡)卡號)、個人資料及購買之商品/服務內容是否完整無誤，若購買非銀貨兩訖(預付型)商品/服務時，更應注意商品/服務提供有效期間及條件是否明確記載，務必於交易時確認商品/服務或合約內容完整無誤後，才刷卡簽帳。若為非銀貨兩訖(預付型)產品，帳單或商品/服務合約之原本(或正本)及相關文件(例如購貨證明、收據、使用紀錄收據及表單、會員卡或晶片卡、上課證等)應於刷卡完成時取得上述文件，並保存至商品/服務有效期間屆滿或收到貨品確認無誤。
3. 保存每一筆消費簽單，等到月結帳單寄到時，逐筆核對，如對交易明細暨帳款通知書所載事項有疑義，包括無此筆交易、重覆請款、交易金額有誤、已以其他方式付款等，應立即向特約商店或台灣美國運通國際股份有限公司(以下簡稱「本公司」)詢問並請求處理。
4. 當購買之商品或服務有未獲提供(含預借現金未吐鈔)之情形時，應先向特約商店或辦理預借現金機構尋求解決，如無法解決時，應依照本公司之約定條款之規定，檢附第二條所列示之相關證明文件主張爭議帳款；如持卡人與商店雙方已取得協議，本公司不會接續處理持卡人與商店之爭議帳款。本公司受理爭議帳款為卡片背面之客服電話。
5. 請持卡人購買非銀貨兩訖(預付型)之商品/服務時，應注意其提供商品/服務期限及主張爭議款扣款期限，以保障自身權益。
6. 茲就美國運通國際組織處理信用卡(簽帳卡)爭議帳款之程序(以下簡稱「處理爭議帳款程序」)需要持卡人配合之重要事項，摘要如下：
 - (一) 所謂商品或服務未獲提供係指預訂商品未獲特約商移轉商品或其數量不符或於自動化設備上預借現金而未取得金錢或數量不符，持卡人應備齊相關證明文件於爭議帳款扣款期限截止前十五個工作日向本公司提出並主張扣款。持卡人對於同一筆交易僅能向本公司申請一次爭議帳款，本公司就商品或服務未獲提供之爭議帳款扣款期限為：
 - 一、國內、外交易於交易清算日起120日曆日內；或
 - 二、自下列任一起算120日曆日內(以最先發生者為準)：
 - (1) 預定收受商品服務之日。
 - (2) 持卡人發覺預定商品服務無法提供之日，且不超過該首次交易清算日起算之540日曆日。
 - 交易清算日係指收單機構將該筆交易交付於清算組織進行資料處理的日期，每筆交易清算日持卡人可逕洽本公司。
 - 請注意「處理爭議帳款程序」應以美國運通國際組織之詳細規則為準。美國運通國際組織「處理爭議帳款程序」有制定或變更規則、解釋及仲裁會員機構爭議之最終權限，所以持卡人主張爭議帳款，不表示一定可以退款或對於分期付款未付部份無須再繳款。

- (二) 如果持卡人刷卡購買商品／服務的提供期間超過前述之規定，則於該期間過後，發生特約商店無法繼續提供商品／服務的情形時，因為持卡人已無法透過作業規定處理此類爭議，所以持卡人購買該類商品／服務前，宜審慎評估將來無法獲得商品／服務之風險。
- (三) 倘持卡人對於爭議帳款要求本公司向美國運通國際組織提出仲裁者，持卡人需向本公司承諾支付仲裁程序可能產生之相關處理費用。惟仲裁結果有利於持卡人，持卡人無需負擔全部或部份仲裁處理費。本公司免收取仲裁處理費。

請參閱美國運通企業採購卡會員條例

* 註：此冊子內容以英文版為準

須受有關條款及細則約束。會員需要繳交有關費用。

本小冊子內的資料更新日期為2026年3月。