

THE AMERICAN EXPRESS® CORPORATE CARD PROGRAM



The American Express Corporate Card program offers benefits, rewards and business tools for companies large and small.

Turn Business Expenses into a Win-Win Proposition



The Corporate Card program helps to manage all of your Company's expenses from travel and entertainment to everyday necessities like phone bills and offices supplies, while providing you with exclusive benefits and the opportunity to earn Corporate Miles under the American Express Corporate Miles Program which will be converted automatically to Asia Miles every month. Use your earned miles to redeem flights to over 1,000 destinations around the world and other exciting choices of lifestyle reward.

Choose the Card that meets your needs



American Express® Elite Corporate Card

Offers you additional benefits and insurance cover, and is often provided to the senior level positions within a company.



American Express® Classic Corporate Card

Offers you a substantial array of benefits and insurance cover to suit the needs of the majority of employees within a company.

Rewards

<p>Company</p>	<p>American Express Corporate Miles Pooling</p>	<p>Company has the option to consolidate Corporate Miles earned from the spending of various Cardmembers into a single Corporate Miles Account. Under this option, Corporate Miles earned from the Corporate Miles Pooling program will be automatically converted into Asia Miles and credited to the Company's designated Cathay membership account every month.</p>
<p>Cardmembers</p>	<p>American Express Elite Corporate Card</p>	<p>HK\$7:1 Corporate Miles^{1, 2}</p> <ul style="list-style-type: none"> • One-off joining bonus of 3,000 Corporate Miles after making the first 3 purchases³ • 3,000 Bonus Corporate Miles with a total spend of HK\$400,000 or more a year⁴
	<p>American Express Classic Corporate Card</p>	<p>HK\$10:1 Corporate Miles^{1, 2}</p> <ul style="list-style-type: none"> • One-off joining bonus of 1,500 Corporate Miles after making the first 3 purchases³ • 1,500 Bonus Corporate Miles with a total spend of HK\$200,000 or more a year⁴



DON'T
do business
WITHOUT IT™

Benefits Made for Your Business

Enhance Savings



Annual Card Fee Waiver

First year waived, with yearly waiver when you reach the minimum annual spending per Card⁵.



Complimentary Travel Insurance⁶

For Elite Corporate Cardmembers:

- Up to HK\$2,000,000 business travel accident insurance
- Up to HK\$250,000 accident medical expenses extension
- Up to HK\$19,500 hijack extension cover after the first 24 hours, with up to HK\$39,000 after the first 72 hours
- Up to HK\$10,000 travel inconvenience insurance
- Up to HK\$40,000 baggage insurance cover

For Classic Corporate Cardmembers:

- Up to HK\$1,500,000 business travel accident insurance
- Up to HK\$195,000 accident medical expenses extension
- Up to HK\$19,500 hijack extension cover after the first 24 hours, with up to HK\$39,000 after the first 72 hours
- Up to HK\$8,000 travel inconvenience insurance

Ensure Control and Compliance



Centralized billing solution

Link Business Travel Account with your Company's Corporate Card account.



Limit your liability

Cardmembers remain liable for all personal charges and out of policy expenses.



American Express @ Work[®]

A suite of online tools that enables you to effectively manage your Corporate Card program, monitor employee compliance and streamline business processes.

Improve Cash Flow



Flexible statement billing options

Enhance cash flow control with a choice of 10 cycle cut billing dates.



Up to 51 credit-free days⁷

Extend your cash flow management without incurring extra interest.



No pre-set spending limits

Cardmembers may spend as much as they have shown they can afford⁸.

Sign up today to enjoy the benefits of the American Express Corporate Card program.

Terms and conditions apply. Please visit business.americanexpress.com/hk for more details.

1. Your employer must confirm your eligibility to enroll in the American Express Corporate Miles Program where you will earn Corporate Miles for spending on your Corporate Card. An annual fee currently HK\$400 applies and is only open to individuals. Corporate Miles will be automatically converted into Asia Miles at a preferential rate of 1 Corporate Mile to 1 Asia Mile, and credited to your Cathay membership account - please refer to your monthly Card statement for a summary of Corporate Miles earned and transferred. For all Asia Miles balance enquiries or to redeem Asia Miles, visit www.cathaypacific.com. The following types of charges are not eligible for Corporate Miles: charges processed and billed prior to the enrolment date, cash advance and other cash services, Corporate Cash, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges, late payment and referral charges, tax refunds from overseas purchases, annual membership fee, express cash handling fee, fees relating to foreign currency transactions, tax bill payment, and for any utility, gas and electricity payment on Cardmembers' Card Accounts. 2. Asia Miles is managed and operated by Asia Miles Ltd (AML) and participation in Cathay Membership Programme is subject to the terms and conditions set out at www.cathaypacific.com. You must be a Cathay member to earn and redeem Asia Miles. 3. Only transactions for the purchase of goods and services that are posted in account ("Eligible Transactions") will be counted towards one-off joining bonus. Eligible Transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified for the purpose of one-off joining bonus. American Express Card annual fee, balance transfer, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges, late payment and referral charges, tax refunds from overseas purchases, tax bill payment and any utility gas and electricity payment on Cardmembers' Card Accounts and Linked Accounts are not eligible and will not be counted towards one-off joining bonus. 4. American Express Classic Corporate Cardmembers enrolled in the American Express Corporate Miles Program will receive a spend bonus of 1,500 Corporate Miles if their spend on the American Express Classic Corporate Card accumulates HK\$200,000 or more during the 12 months ending on the American Express Corporate Miles Program anniversary date. American Express Elite Corporate Cardmembers enrolled in the American Express Corporate Miles Program will receive a spend bonus of 3,000 Corporate Miles if their spend on the American Express Elite Corporate Card accumulates HK\$400,000 or more during the 12 months ending on the American Express Corporate Miles Program anniversary date. 5. American Express will waive the first year annual Card fee. The American Express Classic Corporate Card annual fee is currently HK\$440 per annum. The American Express Elite Corporate Card annual fee is currently HK\$590 per annum. American Express will waive the next annual fee if the spend in the previous year is HK\$200,000 or more per Card on the American Express Classic Corporate Card or HK\$400,000 or more per Card on the American Express Elite Corporate Card. 6. The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law. Exclusions and limitations apply. Please refer to your Travel Protector plan for details. 7. Actual credit-free period will vary based on the date of charge and the billing cycle cut-off date. 8. No pre-set spending limits does not mean unlimited spending. Your purchases are approved based on factors such as spending patterns, credit history, and other financial resources known to us. The no pre-set spending limits is subject to American Express's risk management policies. American Express reserves the right to require proof of resources and/or security. If there are any differences between the English language text and the Chinese language text, the English language text, for all intents and purposes, shall prevail.