

FREQUENTLY ASKED QUESTIONS

Q1. What is the Corporate Membership Rewards® Program?

- A. Corporate Membership Rewards is a new program that enables enrolled companies to accumulate rewards points across multiple Corporate Cards in a single Corporate Membership Rewards account for the benefit of the company. These points can then be redeemed in a variety of ways that can help companies achieve greater business savings.

Q2. Can I enroll other American Express products (e.g. Business Travel Account, Corporate Purchasing Card) into the Corporate Membership Rewards program?

- A. No. Only Corporate Cards are eligible for this program.

Q3. Is there a program that allows employees to collect points individually?

- A. Yes, we have the individual Membership Rewards® program which enables individual Card Members to earn points in their own Membership Rewards account and redeem them for their personal use. For details, please visit www.americanexpress.co.jp/mr.

Please note that cards cannot be enrolled in the Corporate Membership Rewards program and the individual Membership Rewards program at the same time. Cards enrolled in the individual Membership Rewards program will automatically be removed and any accumulated points will expire after 30 days from the date of cancellation of the Membership Rewards program.

Q4. What are the key benefits of Corporate Membership Rewards?

- A. Corporate Membership Rewards allows you to operate a loyalty program that benefits the company.

This means that the company can:

- Accelerate its point redemption potential faster across multiple cards enrolled in the program.
- Use points for social contributions such as your company's Corporate Social Responsibility (CSR) activities.
- Redeem points for gift cards and a variety of items that can be used to reward employees at company events.

Q5. What is the earn rate in the Corporate Membership Rewards Program?

- A. Your company earns 1 point for every 100 yen charged. Please note that some charges may not be eligible for points, or a conversion rate other than 1 point = 100 yen may apply at some merchants. Cash withdrawals and annual fees are also not eligible for points. For details, please check the Terms and Conditions of the Corporate Membership Rewards program.

Q6. How much is the program annual fee? How it will be charged?

- A. The annual fee is 2,000 yen (+ consumption tax) per card. All program fees will be charged to a designated Program Administrator's Corporate Card which must also be enrolled in the program.

Q7. Are all Corporate Cards in my company automatically enrolled in the program?

- A. No. The Program Administrator selects which Corporate Cards to enroll in the program.

Q8. Is there a limit to the number of cards that can be enrolled in Corporate Membership Rewards?

- A. No, there is no limit to the number of cards that can be enrolled.

Q9. Do points have an expiry date?

- A. No. Points do not expire and the company can decide when to redeem the points.

Q10. Can points be redeemed for purchases made to any Corporate Card?

- A. No. Point redemptions (e.g. Flexible Savings and TripFlex®) can only be applied to charges made on cards enrolled in the Corporate Membership Rewards program.

Q11. What is Flexible Savings?

- A. Flexible Savings allows you to use Corporate Membership Rewards points to pay for purchases that appear on the Corporate Card statement. The point conversion rate is 1 point = 0.5 yen.



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Q12. What is TripFlex®?

- A. TripFlex, available exclusively in the Corporate Membership Rewards program, allows your company to redeem points for travel expenses (transportations, accommodations) once they appear on the card statement. The point conversion rate is 1 point = 0.7 yen.

Q13. How can the company check to see the number of Corporate Membership Rewards points it has accumulated?

- A. The Program Administrator can view the Corporate Membership Rewards points balance online by accessing the Account Summary page via Online Services.

Q14. How can Corporate Membership Rewards points be redeemed?

- A. The Program Administrator can easily redeem Corporate Membership Rewards points by logging in to Online Services. For Flexible Savings or TripFlex redemption, please call Corporate Customer Service at 03-3220-6110 (9:00 a.m. - 5:00 p.m. Monday through Friday, closed Sat/Sun/holidays).

