



Corporate EXPRESS CASH® from American Express

Terms and Conditions for Corporate Card Members

Article 1. Definitions

Corporate EXPRESS CASH (hereinafter "the Service") is a cash advance service for Card Members who are designated by the Corporate Member and approved by American Express International, Inc. (hereinafter "we," "our," or "us"). Card Members can use the Service with their Corporate Cards and Personal Identification Numbers (PIN) at designated ATMs/ cash dispensers.

Article 2. Application

Corporate Members who wish to use the Service, and who agree to these Terms and Conditions, should submit the American Express Corporate EXPRESS CASH Corporate Application (hereinafter "Application") with the signature of the Authorizing Officer. The Application is subject to screening.

By signing the Application, the Corporate Member agrees to (a) the Terms and Conditions for American Express Corporate Card Members, and (b) 1) the American Express Global Corporate Payment Agreement - Japan or 2) the Terms and Conditions for American Express Corporate Card Corporate Account.

Article 3. Contents of the Service

(a) Use of PIN by Card Members

Each Card Member who is designated by the Corporate Member will receive a PIN by mail. The Corporate Member shall be liable for any charges incurred because of a stolen PIN, or unauthorized usage or misuse of a PIN.

(b) Maximum Withdrawal Amount

We will prescribe a maximum withdrawal amount that each Card Member is allowed to make within a seven day period. This maximum applies to Card Members in Japan and overseas.

(c) Eligible Area

Card Members with a PIN can use the Service, up to the prescribed maximum withdrawal amount, at any designated ATMs/cash dispensers. In Japan, Card Members may withdraw amounts in 10,000 Japanese Yen increments, with a minimum withdrawal amount of 10,000 Japanese Yen. Overseas, Card Members may use the Service at designated ATMs/cash dispensers in the local currency. Depending on the currency conversion rate, the total withdrawal amount may exceed the prescribed maximum withdrawal amount set by us. In such an event, the Corporate Member will be responsible for any excess amounts. We will also prescribe a maximum number of times in which ATMs/cash dispensers may be used in any seven day period.

(d) Interest Rate and Interest Calculation Method

Interest Rate: Fixed 0.8% (Annual Rate 5.51%-14.64%)

[Example]

In the case of the shortest loan period of 20 days:

$0.8\% \div 20 \text{ days} \times 365 \text{ days. (Leap year 366 days)} = 14.6\%$
(Leap year 14.64%),

In the case of the longest loan period of 53 days:

$0.8\% \div 53 \text{ days} \times 365 \text{ days. (Leap year 366 days)} = 5.51\%$
(Leap year 5.52%)

[Interest Calculation Method]

Interest = Borrowing Amount x 0.8%

(e) Payment Liability

The Corporate Member shall be liable for all charges and fees incurred for use of the Service. The Corporate Member remains liable for all charges and fees incurred for use of the Service, even if the Corporate Member is discharged from any other charges or fees associated with use of the their Corporate Card. We will not be liable for any withdrawals made by designated Card Members that are not used for corporate purposes or by the Card Member.

(f) Payment Method

If the Corporate Member chooses individual payment, whereby each Card Member will pay us for charges associated with each Card Member Account, the Corporate Member agrees that the Card Member will be making third party payments on behalf of the Corporate Member. In this case, Corporate Member will reimburse Card Member immediately. In order to use the Service, payments must be made as a direct debit from a bank account of the Corporate Member, regardless of whether the Corporate Member chooses individual or consolidated payment.

(g) Payment Scheme

A lump sum payment will be made of the principal and interest.

(h) Payment Due Date

Payments will be due on the 10th of the following month (next working day if the 10th is a weekend or a holiday). If you choose and we approve direct debit from your bank account as the payment method, in the event such direct debit fails on the Payment Due Date, we may, in accordance with agreements with certain financial institutions, re-try direct debits for all or a part of the applicable Charges.

(i) Cancellation of the Service

The Corporate Member can cancel the Service as well as remove any designated Card Members from the Service at any time with written notice to us.

(j) Delinquency Charge

If full payment is not received by the due date, and the full payment amount is not received by the closing date of the following month, a delinquency charge of 1.10% (10.04%~11.81% per annum) shall be charged on the overdue amount.

(k) Amount Payable Other Than the Principal and Interest

In the case of repayment by means of a wire transfer from a financial institution, the Corporate Member shall be responsible for any fees, service charges, taxes, etc. levied thereon.

(l) Advance Repayment

A part or all of the repayment amount may be paid before the applicable due date. In such instance, the Interest Rate referred to in Article (3) section (d), as applied to the non-elapsd days, will be adjusted by offsetting the balance or issuing a refund.

(m) Acceleration of Payments

If the Corporate Member fails to pay by a due date (only applicable to the range not exceeding the interest rate described in Article 1.1 of the Interest Limitation Law), the Corporate Member's credit standing is adversely affected or in the occurrence of other certain causes, the Corporate Member shall be required to immediately pay all outstanding amounts.

Article 4. Others

The Corporate Member and any Card Members shall be subject to other terms regarding the use of the Service if established by us even if they are not included in the preceding Articles.

<Inquiries>

All inquiries and concern regarding the payment for the Service should be addressed to Membership Service Center.

Telephone: 0120-974990

American Express Website: <http://www.americanexpress.co.jp>

(As of December 1, 2018)

American Express International, Inc.

4-30-16 Ogikubo, Suginami-ku Tokyo 167-8001

Kanto Financial Bureau (12) No. 00405

[Designated alternative dispute resolution organization for money lending service]

Japan Financial Services Association, Money Lending Business Consultation and Dispute Resolution Center

Address: 3-19-15 Takanawa, Minato-ku, Tokyo 108-0074

Telephone: 03-5739-3861

Please note that consultation services are provided in Japanese.

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