

SUMMARY OF CHANGES

Summary of changes relating to the American Express Corporate Programme Terms and Conditions, British Airways American Express Corporate Programme Terms and Conditions and American Express Buyer Initiated Payments Terms and Conditions.

Change	Product	Clause No.	Details
Credit Risk Requirement	CC, BTA, CPC/CPA, CMC, vPayment BIP	A.1.d, A.20.a 1.f	We have included provisions to allow us to use individual credit bureau profiles of directors to assess Company applications.
Contactless and Digital Wallet Technology	CC	B.I.1.c, B.I.1.d	We have included provisions to allow for the use of contactless and digital wallet payment technology with enabled cards.
Charges in a Foreign Currency	CC, BTA, CPC/CPA, CMC, vPayment	A.15	We have included information about refunds in foreign currency, and explained an option (available at some merchants) of paying Charges in a foreign currency or in Pound Sterling.
Online Service Terms	CC, BTA, CPC/CPA, CMC, vPayment BIP	A.14 14	We have integrated these formerly standalone terms into the Company T&Cs.
vPayment	vPayment	B.III.1.b, B.III.7	We have removed the reference to the obsolete Access Subscription and Licence Agreement. In addition, Facilitator provisions have been added to remove the need for a separate letter agreement, to allow Facilitator use of our online tools on behalf of the Company.
Interchange Fees Regulation	CC, BTA, CPC/CPA, CMC, vPayment	A.4.c, A.21.i	We have included wording to clarify how a customer can ascertain the labelling category of each product pursuant to the labelling requirements of the IFR.
EU Second Payment Services Directive	CC, BTA, CPC/CPA, CMC, vPayment BIP	A.32, A.35, B.II.1.b, B.III.2.a, Schedule 1, Schedule 2 3.b, Schedule 3 3.d 11.a, 19.b.iii, 27, 30, definition of PSR	We made a number of changes to comply with the new regulations to enable authorised actions through third party service providers (PISPs/ AISPs), to include requirements to adhere to appropriate strong customer authentication (SCA) methods, and to include more robust information on complaints handling.
General Data Protection Regulation	CC, BTA, CPC/CPA, CMC, vPayment BIP	A.20, B.I.2.b 17	We have added provisions to allow for greater transparency around how we process and use personal data, to clarify the legitimate basis for such processing and to include additional data subject rights.
BIP Enterprise Specific	BIP	1.d, definition of BIP	We have included provisions to allow us to offer a Company either the BIP Express or BIP Enterprise product under the one set of T&Cs.

Key: BTA = Business Travel Account BIP = Buyer Initiated Payments
 CC = Corporate Card CPC/CPA = Corporate Purchasing Card/Account
 CMC = Corporate Meeting Card
 American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

SUMMARY OF CHANGES

Summary of changes relating to the American Express Corporate Card Cardmember Terms and Conditions and British Airways American Express Corporate Card Cardmember Terms and Conditions.

Change	Clause No.	Details
Credit Risk Requirement	18.b	We have included provisions to allow us to use Cardmembers' data in an aggregated form for credit risk assessments of the Company.
Contactless and Digital Wallet Technology	3.a, 22.a, 29	We have included provisions to allow the use of contactless and digital wallet payment technology with enabled cards.
Charges in a Foreign Currency	9.g, 11	We have included information about refunds in foreign currency, and explained an option (available at some merchants) of paying Charges in a foreign currency or in Pound Sterling.
EU Second Payment Services Directive	2, 3.a, 3d, 7b, 16.d	We made a number of changes to comply with the new regulations to enable authorised actions through third party service providers (PISPs/AISPs), to include requirements to adhere to appropriate SCA authentication methods, and to include more robust information on complaints handling.
General Data Protection Regulation	18	We have added provisions to allow for greater transparency around how we process and use personal data, to clarify the legitimate basis for such processing and to include additional data subject rights.