



## AMERICAN EXPRESS CORPORATE MEETING CARD

CMC\_UK\_CardmemberAuthorisationForm\_November2024

# Cardmember Authorisation Form

### 3. Insurance Benefits Enrolment

Your Card comes with insurance benefits, which are provided under a group policy that American Express holds for the benefit of its Cardmembers. There is no additional charge to you if you choose to receive this benefit.

Please choose whether you would like the travel insurance and purchase protection cover benefits:

☐ Yes ☐ No. I understand that there will not be an adjustment to any Card fees and that I can opt back in at any time by submitting a claim.

Please read and ensure that you understand the Insurance Key Information which can be found at:  
go.amex/corporatemeetingcardinsurancepdf

### 4. Individual Declaration

- a) You understand, acknowledge and agree that American Express Services Europe Limited ("American Express", "we", "our" or "us"):
  - i) will collect information about you from: (i) this Cardmember Authorisation Form and other forms and information you provide to us; (ii) the way you use the Corporate Meeting Card and our other services including transactions made using the Corporate Meeting Card with merchants or ATM operators; (iii) surveys and statistical research; and (iv) you, in order to manage the Corporate Meeting Card (hereinafter collectively referred to as the "Data");
  - ii) to the extent necessary, may exchange the Data within the American Express entities, including their agents, processors and suppliers; with your employer (including a programme administrator) or its affiliates, including their agents and processors and suppliers; any party authorised by you; your bank, building society or payment card issuer; local regulatory authorities; companies that distribute the Corporate Meeting Card; any other party whose name or logo appears on the Corporate Meeting Card; and merchants used by you and/or otherwise process the Data (including profiling), in each case in order to administer and service your Corporate Meeting Card, process and collect charges on it and manage any benefits, insurance, travel or other corporate programmes in which you or your employer are enrolled, or for security, anti-fraud and regulatory purposes;
  - iii) recognising that the Corporate Meeting Card is only to be used for business purposes, may use information about you, your account and charges made using the Corporate Meeting Card, to prepare reports and statistics to enable your employer to uphold an effective administration and procurement policy, as well as in order to fulfil contractual obligations towards your employer. Such reports and statistics may be made available to your employer (including the programme administrator and designated employees) or its affiliates, including their agents and processors for the purposes of administration of the Corporate Meeting Card and includes detailed information per transaction like your name, Corporate Meeting Card number, transaction descriptions (including for example dates, values and currencies), information on merchant and merchant industry.
- b) We, other companies and appointed processors specifically selected by us will have access to and may process the Data (including profiling) to develop lists to allow us to make relevant offers to you (by mail, e-mail, telephone or via the internet), provided that you have opted in to it where required. We may (i) anonymise the Data (ii) consolidate the Data from various American Express entities and/or (iii) aggregate the Data and other cardmembers' data in order to manage, maintain and develop our overall relationship with you. The data used to develop these lists may be obtained from this Cardmember Authorisation Form and authorisation process, from the charges on the Corporate Meeting Card, from surveys and research (which may involve contacting you by mail, e-mail, telephone or via the internet provided that you have opted in to it where required) and other sources such as merchants or marketing organisations.
- c) We may exchange the Data with fraud prevention agencies such as the UK Card Association and the CIFAS. If you give us false or inaccurate information resulting in fraud, this may be recorded for security purposes. These records may be used by us and other organisations to make decisions about offering products such as credit and credit-related services, motor, household, life and other insurance products to you and any other party with financial association with you, to make decisions about insurance claims made by you or any other party with a financial association with you, trace debtors, recover debt, prevent fraud and money laundering and manage your accounts or insurance policies.
- d) We, and reputable organisations selected by us, may monitor or record your telephone calls to us or ours to you to ensure consistent servicing levels (including staff training) and account operation, to assist in dispute resolution and follow up on your contractual requests.
- e) We may undertake all of the above both within and outside the UK and the European Union ("EU"). This includes processing your information in the USA in which data protection laws are not as comprehensive as the EU. In these cases, please note that we always take appropriate steps to ensure an adequate level of protection as required by laws in the EU.
- f) We use advanced technology and well-defined procedures to help ensure that your Data is processed promptly, accurately and completely.
- g) We will process your Data as set out above either where you consent to those specified purposes, to comply with a legal or contractual obligation, or because it is necessary for the purposes of our legitimate interests.
- h) In certain instances, you have the right to access, update, and change or correct, or erase your Data. You may also be entitled to restrict how we use your Data and you may also be able to object to your Data being used. Where you have consented to us using your Data, you may withdraw that consent at any time. You may also have the right to receive information about you in a way that can be "ported" elsewhere. Please refer to our Privacy Statement on our website [www.americanexpress.co.uk/privacy](http://www.americanexpress.co.uk/privacy) for more information on exercising these rights. In addition: i) if you wish to opt-out of marketing programmes, we recommend you update your privacy preferences by logging in to [www.americanexpress.co.uk/privacy](http://www.americanexpress.co.uk/privacy). Alternatively, you can write to us at American Express, Dept. 68, 1 John Street, Brighton, BN88 1NH; ii) you have the legal right of access to your personal records held by fraud prevention agencies. We will supply the names and addresses of the agencies we have used upon request to American Express, New Accounts Dept. (OCU), Dept. 149, 1 John Street, Brighton, BN88 1NH; iii) if you believe that any Data that we hold about you is incorrect or incomplete, you should write without delay to American Express, Dept. 2007, 1 John Street, Brighton, BN88 1NH. Any Data which is found to be incorrect or incomplete will be corrected promptly.

UKCP 159026



## AMERICAN EXPRESS CORPORATE MEETING CARD

# Corporate Meeting Card Terms of Use

### 1. Acceptance/Subject Matter of Agreement

This document sets out the terms of use of the American Express Corporate Meeting Card. Please read it very carefully and keep it for your reference. By submitting a Cardmember Authorisation Form (or, if earlier, signing or using the Card), You agree to ensure all Cardmembers comply with these Terms of Use. These Terms of Use shall be open-ended and form part of our Agreement with You.

### 2. Definitions

Unless otherwise stated, any definitions used in these Terms of Use shall have the same meanings as those set out in the American Express Corporate Programme Terms and Conditions.

### 3. Use of Cards/Codes

- a. When using the Card the Cardmember acts in his/her capacity as your authorised representative and on your behalf.
- b. When a Cardmember presents the Card to a Merchant and authorises a purchase by either entering the Code or signing for the purchase, the Cardmember will be deemed to have consented on your behalf that the account we maintain in relation to the Card (the “**Account**”) will be debited for payment. For online, telephone or mail order purchases and, any Recurring Charges, the Cardmember will be deemed to agree to the transaction on your behalf when he/she provides the Card number and related Card/Account details, uses any other authentication method specified by us from time to time, and follows the Merchant’s instructions for processing the payment.  
The Cardmember may also be deemed to consent to a transaction on your behalf in any agreement he/she enters into with a Merchant in which an amount is specified in such agreement and the Cardmember has authorised the Merchant to debit the Card for the transaction.
- c. A Cardmember may also verbally consent or confirm his/her agreement to all or part of a Charge directly with us after a Charge has been submitted. Neither You nor the Cardmember can cancel Charges once they have been authorised.
- d. To prevent misuse of the Card, You must ensure that the Cardmember:
  - i) signs the Card in ink as soon as it is received;
  - ii) keeps the Card secure at all times;
  - iii) does not let anyone else use the Card;
  - iv) retrieves the Card after making a Charge;
  - v) never gives out Card details, except when using the Card in accordance with these Terms of Use; and
  - vi) checks he/she is in possession of the Card on a regular basis and informs You immediately if the Card is lost, stolen or misplaced.
- e. To protect the Codes (including the PIN), You must instruct the Cardmember to:
  - i) memorise the Code;
  - ii) destroy our communication informing the Cardmember of the Code (if applicable);
  - iii) not write the Code on the Card;
  - iv) not keep a record of the Code with or near the Card or Account details;
  - v) except as may be required if the Cardmember allows another service provider to obtain authorised access to, or to make authorised Charges from, your Account in accordance with the PSRs, not tell the Code to anyone or otherwise allow access to it (except for the telephone code established for use on your Account which may be provided to us by telephone);
  - vi) not choose a Code (if the Cardmember selects a Code) that can easily be associated with the Cardmember name, date of birth or telephone number; and
  - vii) take care to prevent anyone else seeing the Code when entering it into an ATM or other electronic device.

### 4. Permitted Uses

- a. You shall instruct the Cardmember to comply with these Terms of Use and with your instructions, policies and procedures when using the Card. You may have separate policies and procedures that You should ensure the Cardmember is aware of when using the Card. Your policies and procedures may hold the Cardmember accountable for use or misuse of the Card, including fraudulent use of the Card, failure to take reasonable care of the Card, Codes, and Card details. You shall procure that the Cardmember consults with the Programme Administrator for the Account to find out more about your policies and procedures.
- b. The Cardmember is the only person who may use the Card. The Card is issued solely for the purchase of goods and/or services for your business purposes.
- c. The Cardmember may use the Card, subject to any restrictions set out in these Terms of Use, to pay for goods and/or services from Merchants who accept the Card, except where You have restricted use of the Card at a Merchant.
- d. If we agree, the Cardmember may also use the Account to obtain cash advances at any ATM that accepts the Card.
- e. If permitted by the Merchant, the Cardmember may return to the Merchant goods or services obtained using the Card and receive a credit to the Account.
- f. Any termination or expected termination of employment or of any other association of the Cardmember with You and the effective date of such termination has to be notified to the Programme Administrator and us.

### 5. Cash Advances

- a. Participation in the Express Cash Service (or any Cash Advance facility), which allows Cardmembers to obtain Cash Advances, is permitted for use with the Card if You permit and is governed by our Agreement with You.  
If we agree with You to allow a Cardmember to obtain Cash Advances and You enrol the Cardmember in our Express Cash Service (or any other Cash Advance facility), then:
  - i) the Cardmember will only be entitled to withdraw cash for your business purposes;
  - ii) You may, by notification to us, stop the Cardmember from using the Express Cash Service (or any other Cash Advance facility) at any time and Cash Advances will no longer be available to the Cardmember;
  - iii) You must enrol the Cardmember in the Express Cash Service (or any other Cash Advance facility) and obtain a Code to access ATMs that accept the Card;
  - iv) we may impose limits and restrictions on Cash Advances such as the minimum and maximum limits that apply to Cash Advances for each Charge, day, Statement period or otherwise;
  - v) participating financial institutions and ATM operators may also impose their own limits and restrictions on Cash Advances such as limits on the number of Cash Advances, the amount of each Cash Advance and access to and available services at ATMs;
  - vi) we reserve the right, without cause and without providing any notice to the Cardmember, to terminate access to Cash Advances and ATMs, even if the Account is not in default;
  - vii) fees apply for Cash Advances and are set out in our Agreement with You. The ATM provider may also charge a fee; and
  - viii) You must ensure the Cardmember complies with any instructions You provide to the Cardmember in relation to Cash Advances.

# Corporate Meeting Card Terms of Use

## 6. Statements and Queries

You must instruct the Cardmember to always check each Statement for accuracy and to contact us as soon as possible if more information about a Charge on any Statement is needed. If the Cardmember has a question about or a concern with a Statement or any Charge on it, the Cardmember should inform us immediately. We will expect this to be within one (1) month of receipt of the Statement and if You or the Cardmember do not query a Charge that they believe is unauthorised or inaccurate within this period You will be liable for the unauthorised Charge. If the Company fails to contest the accuracy of the Statement or the debit entries within such period after the Statement has been made available, claims and objections to the debit entries (such as for example demands for reimbursement) shall be excluded. If we request, You must procure that the Cardmember promptly provides us with written confirmation of the question or concern and any information we may require that relates to the question or concern.

## 7. Online Statement Service Terms and Conditions

- a. If the Cardmember is enrolled in our Online Statement Service the Cardmember may access the service via our website, using the Security Information. Once enrolled, the Cardmember will not receive paper Statements unless we have reason to send one such as if the Account is overdue.
- b. The Security Information is confidential and You must ensure it is kept strictly confidential and is not shared with any other person or recorded in an insecure location accessible to anyone else. We are not responsible for any misuse of the Online Statement Service or for any disclosure of confidential information by us where the Cardmember has failed to take reasonable precautions to maintain the Security Information.
- c. If we detect that the e-mail address the Cardmember has provided is invalid, that e-mails are returned, or are not received by the Cardmember, we may revert to sending the Cardmember printed Statements through the post or may attempt to contact the Cardmember or You.
- d. When a Statement is made available, we will send the Cardmember a notification to the e-mail address which has been provided to us by each Cardmember to advise him/her that the Statement is ready to view online.
- e. We will not be responsible in the case where any e-mail sent to the Cardmember under these Terms of Use is not received by the Cardmember due to the Cardmember's e-mail address having changed without notification to us or being invalid or due to systems failure, interruptions in the communications systems or other reasons outside our control.
- f. You will advise the Cardmember that if the Cardmember does not receive the notification e-mail, the Cardmember can obtain the Corporate Meeting Card Account balance either by logging on to our Online Statement Service via our website, or calling the Customer Service telephone number printed on the reverse of the Card.
- g. You will instruct the Cardmember to access his/her online Statements regularly. Each online Statement is kept available online for six (6) months. The Cardmember can print out Statement data and/or keep a permanent copy on a data carrier.

## 8. Loss, Theft and Misuse

- a. You shall instruct the Cardmembers to immediately inform the Programme Administrator if the Cardmember has reason to assume that:
  - i) a Card is lost or stolen;
  - ii) a Replacement Card has not been received by the Cardmember;
  - iii) a Code becomes known by a third party;
  - iv) there is suspicion that a Card or Account is being misused or a transaction is unauthorised; or
  - v) there is suspicion that a transaction has been processed incorrectly.

- b. If a lost or stolen Card (if issued in physical form) is subsequently retrieved, or if we renew a Card with a new Card on the same Account, the Cardmember may not use the lost, stolen or expired Card. The Replacement Card must be used instead. You must ensure that the Cardmember reports the retrieval of the Card immediately to us, and must cut the retrieved Card in two or otherwise destroy it.

- c. You must ensure that the Cardmember gives us all the information in possession of the Cardmember as to the circumstances of any loss, theft or misuse of the Card. We may disclose to relevant third parties any information that we consider relevant to any investigation.

## 9. Communicating with the Cardmember

- a. We may communicate with Cardmembers by electronic means any Communications for our products and services, under the Corporate Meeting Card Programme, and all such Communications will be considered to have been provided in writing.
- b. We may send the Statement and any other Communication (including changes to these Terms of Use) by post, e-mail, SMS, insertion of the relevant note in the Statement (or Statement insert) or via the Online Statement Service or through links on webpages accessible via the Online Statement Service or any combination of these and You will instruct Cardmembers to access all such Statements and other Communications.
- c. All electronic Communications that we make available including a Statement will be deemed to be received on the day that we send the notification e-mail and/or post the electronic Communication online even if the Cardmember does not access the electronic Communication that day.
- d. You will instruct the Cardmember to keep us up to date with his/her name, e-mail addresses, residential address, postal mailing address, phone numbers and other contact details for delivering Communications under this Agreement. We shall not be responsible for any fees or charges or any other damage suffered by the Cardmember and/or You, if You fail to instruct Cardmembers to keep us up to date or if Cardmembers fail to tell us about changed information.

## 10. No Enrolment in the Membership Rewards Programme

Cardmembers are ineligible for enrolment in the Membership Rewards Programme.