

Employee Card Spending Limits

Terms & Conditions

When you request that we apply a limit as described below on Charges incurred by an Employee Card Member on your Account, you agree to these terms. These terms supplement, and are incorporated by reference into, the terms of your Card Member Agreement.

At your request, we may agree to apply a limit to the total dollar amount of Purchases and cash access transactions during each billing period that are charged to Card numbers associated with one or more specified Employee Card Members on your Account. The spending limit you assign is the maximum amount an Employee Card Member can spend within a billing period. If we agree to apply a limit, it is not a guarantee that the Employee Card Member will be able to make Purchases or cash access transactions up to the applicable limit. At your request, we may agree to block access to cash access transactions at ATMs and American Express Travel Service locations for Card numbers associated with one or more specified Employee Card Members on your Account. In applying any limit we will not take into account any credits (such as for returned merchandise or for payments), even if a credit relates to a Purchase made by the Employee Card Member. Spending limits typically refresh within 24-48 hours after the closing date of your account, so if the Employee Card Member has spent up to the limit on the last day of the billing period, there could be a delay before the limit resets to zero and the Card Member is allowed to spend again. Any Charges (as defined below) made by the Employee Card Member prior to the date during a billing period on which we apply the limit will not be subject to the limit for that billing period. Consequently, when you request to change a limit, the new limit may not be effective in the way you intended until the subsequent billing period due to the fact that spending limits only apply to future transactions, and do not take into account transactions that occurred within that billing period prior to the limit adjustment. For example, if an Employee Card Member made \$500 in purchases in a billing period before you requested a limit change, the \$500 would not be included as part of the newly requested spending limit during that billing period.

Because of systems or administrative considerations, arrangements with merchants, or for other business reasons, we may, but are not required to, treat some Purchases and/or cash access transactions (collectively, Charges) as not being subject to any such limits. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. While we typically require merchants to obtain an authorization for purchases and submit final transaction documentation for payment in a timely manner, a limit may not apply or may be exceeded when a merchant does not obtain an authorization for any reason; when a merchant obtains an authorization for a partial amount of the final charge submitted to us for payment; or when such submissions are not submitted or processed at the same time that the authorization is obtained. Examples may include, but are not limited to: Charges made outside of the U.S., in duty-free stores, or on board airplanes or cruise vessels; international airline ticket Purchases; vehicle rentals; lodging stays extended beyond original reservation period; certain mail order Purchases; Purchases billed on a recurring basis; Purchases at gas stations; telecommunications charges, including charges incurred with calling cards; taxicab charges; security deposits; late, damage or other fees in connection with rentals; Purchases billed in installments; restaurant tips and other gratuities; and Charges that occur before the end of billing period, if the Charge is posted to your Account after the Closing Date of that billing period. Any limit will not be applied to Charges for foreign currency or for travelers cheques or gift cheques obtained at a location other than an American Express Travel Service location or by telephone from us.

For Charge products only:

The Spending Limit is optional. If no spending limit is set on the Employee Card, spending capacity on this Card will be subject to the Basic Card Member's account terms and conditions.