



**AMERICAN EXPRESS COMPANY  
GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR  
FOREIGN BANKS**

***The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA Patriot Act of 2001(Public Law 107-56)***

*This certification should be completed by any foreign bank that maintains a correspondent account with any U.S. bank or U.S. Broker-dealer in securities (a covered financial institution as defined in 31 C.F.R. 103.175(t)). An entity that is not a foreign bank is not required to complete this Certification.*

*A foreign bank is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(0)). A bank includes offices, branches, and institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).\**

*A Correspondent Account for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.*

*Special instruction for foreign branches of U.S. bank: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.*

*Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required for Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.*

**A. The undersigned financial institutions, the American Express Company entities listed in the attachment hereto (“the American Express entities”) hereby certify as follows:**

\* A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.



## **B. Correspondent Accounts covered by this certification**

**This Certification applies to all accounts established for American Express entities by Covered Financial Institutions. (See attached list of American Express entities).**

## **C. Physical Presence/Regulated Affiliate Status**

**Each American Express entity, with the exception of the entity marked with an asterisk (\*) in the attachment, maintains a physical presence in the country indicated in the attachment.**

**That means:**

- **Each American Express entity has a place of business at the street address set forth in the attachment where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.**
- **The addresses of the American Express entities are in the country indicated in the attachment, where each is authorized to conduct banking activities.**

**Each American Express entity is subject to inspection by local banking authorities as indicated in the attachment hereto and is licensed to conduct banking activities. The American Express entity marked with an asterisk (\*) in the attachment hereto is a regulated affiliate, which means that the American Express entity:**

- **Is an affiliate of American Express Centurion Bank, a wholly owned subsidiary of American Express Travel Related Services Inc., which, in turn, is a wholly owned subsidiary of American Express Company, and maintains a physical presence at 4315 South 2700 West, Salt Lake City, UT 84184, where one or more persons are employed on a full-time basis and where operating records related to its banking activities are maintained and where it is authorized to conduct banking activities.**
- **Is subject to supervision by the federal banking supervisory agency identified in the attachment hereto that regulates American Express Centurion Bank.**

## **D. Indirect Use of Correspondent Accounts**

**The American Express entities hereby certify that they do not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.**



#### **E. Ownership Information**

**The American Express entities are wholly owned, either by American Express Company directly, or by its wholly owned subsidiary, American Express Travel Related Services Inc., each being located at 200 Vesey St., New York, NY 10285. American Express Company is a publicly traded company with shares listed on the New York Stock Exchange.**

#### **F. Process Agent**

**Carol Schwartz is a resident of the United States and is located at American Express Company, Office of the Secretary, 200 Vesey St., 50th Floor, New York, NY 10285 and is authorized to accept service of legal process on behalf of the American Express entities from the Secretary of the Treasury of the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.**

#### **G. General**

**The American Express entities hereby agree to notify in writing each Covered Financial Institution at which they maintain any Correspondent Account of any change in facts or circumstances reported in this Certification. Notifications shall be given within 30 calendar days of such change.**

**The American Express entities understand that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. The American Express entities further understand that the statements contained in the Certification may be transmitted to one or more departments or agencies of the United States of American for the purpose of fulfilling such departments' and agencies' governmental functions.**

**I, James H. Davis III, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct and that I am authorized to execute the Certification on behalf of the American Express Company and the American Express entities.**

**James H. Davis III  
Counsel  
American Express Company  
Updated November 2015**



Country/City	Entity	Address	Banking Authority
CANADA Markham	Amex Bank of Canada	101 McNabb Street, Markham, Ontario L3R 4H8, Canada  Telephone: (905) 474-8000	Office of the Superintendent of Financial Institutions (Canada)
CAYMAN ISLANDS George Town	American Express Centurion Bank	119 Elgin Avenue, Grand Cayman, KY1-1102  Cayman Islands  Telephone: 345-814-1574  (each address is for registered agent)	Federal Deposit Insurance Corporation;  Cayman Islands Monetary Authority
GREECE Athens	American Express Banking Corp.  (Former Greece branch in liquidation)	Asklipiou 1, 106 79, Athens, Greece  Telephone:  (30 210) 689-7701	Is not licensed to and does not conduct banking activities; is not subject to inspection by local banking authorities.



<b>Country/City</b>	<b>Entity</b>	<b>Address</b>	<b>Banking Authority</b>
MEXICO Mexico City	American Express Bank (Mexico) S.A., Institución de Banca Multiple	Patriotismo 635 Colonia Ciudad de los Deportes CP 03710 Mexico DF  Telephone: (5255) 5326 2500	National Banking and Securities Commission <i>(Comision Nacional Bancaria y de Valores)</i>  Central Bank of Mexico <i>(Banco de Mexico)</i>  Ministry of Finance <i>(Secretaría de Hacienda y Crédito Público)</i>  Consumer Protection Office for Financial Users <i>(Comisión Nacional de Defensa para los Usuarios de Servicios Financieros)</i>



Country/City	Entity	Address	Banking Authority
INDIA Mumbai	American Express Banking Corp.	<p>One India Bulls Center Tower 2, B Wing, 8<sup>th</sup> Floor, Jupiter Mills Compound, Senapati Bapat Marg, Mumbai- 400013</p> <p>Contact Person – Roopa L Shetty</p> <p>Contact No – +91-22-61877053</p>	<p>New York State Department of Financial Services</p> <p>Reserve Bank of India</p>
Mumbai	American Express Banking Corp.	<p>Vashwani Mansions, 6th Floor, DinShaw Vacha Road, Churchgate, Mumbai - 400 020 India</p> <p>Telephone: +91-22-67321000</p>	<p>New York State Department of Financial Services</p> <p>Reserve Bank of India</p>
Bangalore	American Express Banking Corp.	<p>No 30, Salarpuria Techpoint, (Oasis Mall), 5<sup>th</sup> Floor, 100 Feet Road Srinivagilu, Ejipura, Koramangala, Bangalore, KA- 560047</p> <p>Contact Person – Premjit Mitter</p>	<p>New York State Department of Financial Services</p> <p>Reserve Bank of India</p>
25-Nov-2015	American Express Banking Corp.	<p>AXP Internal Contact No – +91-080-49262419</p>	Page 6 of 7
Bangalore			



<b>Country/City</b>	<b>Entity</b>	<b>Address</b>	<b>Banking Authority</b>
RUSSIA Moscow	American Express Bank LLC	33 Usacheva Street, Building 1, 119048 Moscow, Russia  Telephone: (7) 495 933- 8448	Central Bank of the Russian Federation
URUGUAY Montevideo	American Express Bank (Uruguay) S.A.  (In Liquidation)	Plaza Independencia 811 PB  11100 Montevideo, Uruguay  Telephone: (5982) 909 00 37	Central Bank of Uruguay