

# Terms and Conditions for Account Managers

*Last Modified: December 1<sup>st</sup>, 2023*

## **Basic Card Member's Authorization (for Corporate Accounts, all reference to Basic Card Member refers to the Corporate Card Member)**

As the Basic Card Member on this account, by authorizing the individual(s) listed ("Account Manager") to act on your behalf (for Business Accounts: and on behalf of your Business; for Corporate Accounts: on behalf of the Company) relating to the Account(s), you:

- verify that any such individual is 18 years of age or older and has a Social Security Number (used for identification purposes only; not used to verify credit worthiness with any credit bureau for you or your Account Manager(s)) and a U.S. Mailing Address;
- authorize American Express Travel Related Services Company, Inc. and its affiliates ("American Express", "us" or "we") to **allow the Account Manager(s) named to take the actions listed in the table below on your behalf (for Business Accounts: on behalf of your Business; for Corporate Accounts: on behalf of the Company), depending on the access level(s) you have selected (Full, Limited, Travel and/or Concierge Access) upon enrollment;**
- authorize American Express to allow the Account Manager(s) named access to Account information, if you have selected Full or Limited Access;
- acknowledge that, in the event of a conflict between instructions given by the Account Manager and you, the Card Member, your instructions shall apply;
- agree to accept full responsibility for the actions taken by the Account Manager(s) you have designated and that you (for Business Accounts only: and the Business; for Corporate Accounts: and the Company) continue to be bound by the terms and conditions of the agreement(s) governing the Account(s);
- for Corporate Accounts: represent that your authorization of the Account Manager(s) is consistent with Company policy and that in the event such Account Manager(s) is no longer permitted pursuant to Company policy, you agree to revoke such Account Manager's access by promptly notifying American Express; and
- acknowledge that American Express is not required to notify you when actions that can only be done by phone today become available digitally

<b>Account Manager with Full Access</b> Available for Consumer and Business Card Members	<b>Access by Channel</b>	
	<b>Online</b>	<b>By Phone</b>
<b>Definition</b>		
Add Account Alerts which includes Statement & Payment Alerts, Spending Alerts, Reward Alerts, Fraud Alerts on behalf of Basic Card Member		✓
View billing address information of Basic Card Member		✓

<b>Account Manager with Full Access</b> Available for Consumer and Business Card Members	<b>Access by Channel</b>	
	<b>Online</b>	<b>By Phone</b>
<b>Definition</b>		
Inquire in advance of purchase if Card has approval to purchase beyond a certain limit on behalf of Basic Card Member	✓	✓
<i>Effective February 2021, use Plan It® to create and manage plans (American Express Consumer Cards only)</i>	✓	
Change Tax ID Number ( <i>American Express Business Cards only</i> )		✓
Request a current balance or zero balance letter		✓
Request billing cycle change		✓
Add or delete embossed company name on Card		✓
Change phone number under Basic Card Member Account		✓
Add alternate mailing or shipping address		✓
Add new Bank Account	✓	✓
Request a Line of Credit decrease, increase, or reallocation on behalf of Basic Card Member		✓
Request a Card replacement on behalf of the Basic Card Member		✓
View Recent Payments on behalf of Basic Card Member	✓	✓
Enroll Basic Card Member Account into online payments	✓	
Schedule payments on behalf of Basic Card Member	✓	✓
View transaction detail history on behalf of Basic Card Member	✓	✓
View past and current statements on behalf of Basic Card Member	✓	✓
Download past and current statements on behalf of Basic Card Member	✓	

<b>Account Manager with Full Access</b> Available for Consumer and Business Card Members	<b>Access by Channel</b>	
	<b>Online</b>	<b>By Phone</b>
<b>Definition</b>		
Initiate and manage customer service dispute on behalf of Basic Card Member		✓
Request a previous Billing Statement online or request to send a paper copy of statement	✓	✓
Request Year End Summary (YES) on behalf of Basic Card Member	✓	✓
Log into their American Express Online Account to manage Account	✓	
Remove Account Manager with Limited Access	✓	✓
Remove self as an Account Manager		✓
Edit Account Manager with Limited Access	✓	✓
Edit own Account Manager information		✓
Add Account Manager with Limited Access on a Basic Card Member's Account	✓	✓
Reset their own Personal Security Key (PSK)		✓
Enroll in an American Express Online Account and create a UserID and password	✓	✓
Reset their American Express Online Account password	✓	✓
Reset UserID		✓
Set up Personal Security Key (PSK) at enrollment	✓	✓
Add an Additional Card on behalf of the Basic Card Member	✓ (Business only)	✓
Cancel an Additional Card on behalf of the Basic Card Member		✓
Invalidate Card that was lost, stolen, or never received		✓
Add Spending Limits to an Additional Card on behalf of Basic Card Member		✓
Check Card application status on behalf of Basic Card Member		✓
Enroll into Membership Rewards on behalf of Basic Card Member (if applicable)		✓

<b>Account Manager with Full Access</b> Available for Consumer and Business Card Members		<b>Access by Channel</b>	
<b>Definition</b>		<b>Online</b>	<b>By Phone</b>
View Membership Rewards balance on behalf of Basic Card Member (if applicable)		✓	✓
Update the mailing address of the Membership Rewards redemption on behalf of the Basic Card Member. (if applicable)			✓
Redeem Membership Rewards points on behalf of Basic Card Member (if applicable)			✓
View names of Additional Card Members associated with Basic Card Member's Account		✓	✓
Update the email address of the Card Member Account			✓
Upgrade or transfer the Basic Card Member Account			✓
Update the Basic Card Member's Account address			✓
Opt in and out of marketing email notifications for the Basic Card Member's Account			✓

<b>Account Manager with Limited Access</b> Available for Consumer, Business and Corporate Card Members		<b>Access by Channel</b>	
<b>Definition</b>		<b>Online</b>	<b>By Phone</b>
View billing address information of a Basic Card Member			✓
Inquire in advance of purchase if Card has approval to purchase beyond a certain limit on behalf of Basic Card Member		✓	✓
View Recent Payments on behalf of Basic Card Member		✓	✓
Enroll Basic Card Member Account into online payments		✓	
Schedule payments on behalf of Basic Card Member		✓	✓
View transaction detail history on behalf of Basic Card Member		✓	✓
View past and current statements on behalf of Basic Card Member		✓	✓
Download past and current statements on behalf of Basic Card Member		✓	

<b>Account Manager with Limited Access</b> Available for Consumer, Business and Corporate Card Members		<b>Access by Channel</b>	
<b>Definition</b>		<b>Online</b>	<b>By Phone</b>
Initiate and manage customer service dispute on behalf of Basic Card Member			✓
Invalidate Card that was lost, stolen or never received			✓
Request a previous Billing Statement online or request to send a paper copy of statement		✓	✓
Raise Year End Summary (YES) request on behalf of Basic Card Member		✓	✓
Log into their American Express Online Account to manage Account		✓	
Remove self as an Account Manager			✓
Edit own Account Manager information			✓
Enroll in an American Express Online Account and create a UserID and password		✓	✓
Reset their American Express Online Account password		✓	✓
Reset own UserID			✓
View Membership Rewards balance on behalf of Basic Card Member (if applicable)			✓
View names of Additional Card Members associated with Basic Card Member's Account			✓ (Consumer and Business only)

<b>Account Manager with Travel Access</b> Available for Consumer, Business and Corporate Card Members		<b>Access by Channel</b>	
<b>Definition</b>		<b>Online</b>	<b>By Phone</b>
Book/purchase travel services on behalf of Basic Card Member			✓
Update travel preferences on behalf of Basic Card Member			✓
Access travel reservations			✓

Redeem Membership Rewards points for eligible travel transactions (if applicable)		✓
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<b>Account Manager with Concierge Access</b> Available for Consumer, Business and Corporate Card Members	<b>Access by Channel</b>	
	<b>Online</b>	<b>By Phone</b>
Book/purchase concierge services on behalf of Basic Card Member		✓
Update concierge preferences on behalf of Basic Card Member		✓
Access concierge reservations		✓
Redeem Membership Rewards points for eligible concierge transactions (if applicable)		✓

### **Duration of Authorization**

The Account Manager's access to your Account(s) will start on the date that a Confirmation of Enrollment is mailed to you (by email and/or U.S. mail) and shall continue until you or the Account Manager, (for Corporate Accounts only: the Company) or American Express revokes it which we may do at any time in our sole discretion. You agree that you will promptly notify American Express if you wish to terminate an Account Manager's access for any reason. For Corporate Accounts only: You also agree to terminate the Account Manager(s) access promptly on notice to American Express if your authority to incur charges on Company's behalf terminates for any reason and/or Company policy no longer permits such Account Manager(s) access, and you shall continue to be fully responsible for the Account Manager(s) actions until American Express receives notification from you of such termination.

### **Membership Rewards Program – *For Full, Concierge and Travel Access Levels only***

You understand that your Membership Rewards program account accrues points from spending on all of your eligible American Express Cards linked to it. Therefore, you understand that your Account Manager(s) will have the ability to transact on your Membership Rewards program account, including redeeming points on your behalf accrued from spending on Cards other than the one indicated in this authorization, and linking and/or removing any Card from your Membership Rewards program account.

### **Communications About Your Account**

You understand that we may send you (or your Account Manager(s)) email messages with important information about your Account and other products, services and offers from American Express. See the American Express Privacy Statement at <http://www.americanexpress.com/privacy> for more details. You can change your email preferences in your online account.

### **Modification of Program or Terms and Conditions**

American Express reserves the right to revise the Account Manager program or these Terms and Conditions at any time. American Express will indicate that changes to these Terms and Conditions have been made by updating the date indicated after "Last Modified" at the beginning of these Terms and Conditions. Any modifications to these Terms and Conditions will only affect your and our respective rights and obligations from the effective date of the change(s) and thereafter. If you do not agree with modified Terms and Conditions, you must terminate your use of the Account Manager program.