

AGREEMENT BETWEEN CORPORATE CARDMEMBER AND AMEX BANK OF CANADA

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INTRODUCTION

Your use of the enclosed American Express® Corporate Card will be governed by this Agreement. Such Cards will be referred to as the “Corporate Card”.

IMPORTANT: Before you sign or use the Corporate Card, read this Agreement thoroughly, because by either signing, using or accepting the Corporate Card, you will be agreeing with us to everything written here and the use of your Corporate Card will be governed by this Agreement. If you do not wish to be bound by this Agreement, cut the Corporate Card in half and return the pieces to us. Unless you do so, we will assume that you have accepted this Agreement.

As you read this Agreement, remember that the words “you” and “your” mean the person named on the enclosed Corporate Card. The words “we”, “our” and “us” refer to Amex Bank of Canada, P.O. Box 7000, Station B, Willowdale, Ontario M2K 2R6. The word “Company” means the firm in whose name the account has been opened and whose name appears, in most instances, on the Corporate Card under your name. “Company Agreement” means the Agreement between the Company and us.

The Corporate Card issued to you is for use in connection with the account opened in the name of the Company. The account will be deemed to be located at the address shown above. You should not use the Corporate Card before or after the period of validity shown on the Corporate Card. Because you received the Corporate Card at the request of the Company, we can cancel the Corporate Card if the Company requests or if the Company is unable or unwilling to meet all its obligations relating to it or to the account.

LIABILITY FOR CHARGES – IMMEDIATE PAYMENT

The terms of this section differ based on the corporate program your employer has agreed to within your Company Agreement. Please refer to the Liability for Charges section in your Cardmember Agreement located in the Welcome Kit mailed to you for review of the obligations applicable to you, the Cardmember, Company and American Express. The following are the two options of Liability that will either apply to you and the Company and are provided as stated in the Company Agreement:

(a) “Full Corporate Liability” means Company or the applicable Company Affiliate is fully liable for all Charges on the Account and must settle directly with American Express or the applicable American Express Entity all Charges made by Card Members on the Account.

(b) “Combined Liability” means for Accounts that have been approved by American Express and the applicable American Express Entities for Combined Liability. Company or the applicable Company Affiliate and the applicable Card Member shall be jointly and severally liable for all Charges incurred by the Card Member; provided however, Company or the applicable Company Affiliate will not be liable for those Charges: (i) that are related to personal expenses incurred by the Card Member that did not accrue a benefit to Company or the applicable Company Affiliate; or (ii) for which Company or the applicable Company Affiliate has reimbursed the Card Member; under which case, Card Member shall be liable for such Charges.

DELINQUENCY ASSESSMENTS

If any Charge is not paid in full by the date of the next monthly statement after the monthly statement on which it first appears such Charge will be considered "Delinquent". If a Charge becomes Delinquent, it will become subject to a fee (called a "Delinquency Assessment") on the outstanding balance owed on such Delinquent Charge until such balance is paid in full. *The terms of this section differ based on the corporate program your employer has agreed to. Please refer to the Delinquency Assessments section in your Cardmember Agreement located in the Welcome Kit mailed to you for review of the specific Delinquency obligations applicable to you, the Cardmember, the Company and American Express.*

The daily rate of 0.0822% would be equivalent to an annual rate of 30%, if the daily rate were imposed for consecutive billing periods totalling 365 consecutive days; however, WE DO NOT ALLOW DELINQUENT CHARGES TO REMAIN OUTSTANDING. Delinquency Assessments will not exceed any amounts permitted by law and we will not charge Delinquency Assessments on unpaid Delinquency Assessments.

Examples of Delinquency Assessments are as follows:

Outstanding Balance of Charge which is Delinquent	Number of Days since the Charge became subject to Delinquency Assessments			
	<u>30 Days</u>	<u>48 Days</u>	<u>54 Days</u>	<u>61 Days</u>
\$50	\$1.23	\$1.97	\$2.22	\$2.51
\$100	\$2.47	\$3.95	\$4.44	\$5.01
\$250	\$6.17	\$9.86	\$11.10	\$12.54
\$500	\$12.33	\$19.73	\$22.19	\$25.07

If we refer your account to a third party for collection, you agree to pay all expenses and costs of collection, including legal fees on a solicitor and client basis, and you agree that such amount shall be a separate debt owing by you to us and will be added to your account except as limited by law.

PAYMENT

Payments may be made by any of the methods set out in your statement. You must also comply with any instructions and requirements regarding payments as set out in your statement or that we otherwise provide you. We will only credit payments to your account upon receipt by us. Financial institutions are not authorized to receive payments on our behalf. You must pay us in Canadian dollars. If you choose to pay by pre-authorized payment, you agree that any specific terms that we provide to you at enrollment will apply and form part of this agreement.

We are not obligated to accept payments that do not conform to our requirements. If we accept payments that do not conform to our requirements, the payment may be delayed and will not be credited to your account until it is converted into the required form. We may charge your account for any costs we incur and we may impose additional charges for converting payment including the currency conversion commission as specified in the fee schedule or as otherwise disclosed by us.

If we accept late or partial payments or any payment described as being in full or in settlement of a dispute, we will not lose any of our rights under this agreement or the law including the right to recover the full balance owing.

Payments for your account must be sent separately from payments to any other

account. If multiple payments are sent together or if you do not clearly designate your account to be paid, we may apply payments to any account at our sole discretion.

Although we may credit your account for a payment, we reserve the right to reverse the payment if it is returned or dishonoured for any reason.

CHARGES MADE IN FOREIGN CURRENCIES

If you make a charge or receive a refund in a currency other than Canadian dollars that charge or refund will be converted into Canadian dollars by our currency conversion affiliate, AE Exposure Management Limited (AEEML). The conversion will take place on the date the charge or refund is processed by us, which may not be the same date on which you made your charge or received your refund as it depends on when the charge or refund was submitted to us. This means that the exchange rate used by AEEML may differ from the rate that is in effect on the date of your transaction or refund. Exchange rate fluctuations can be significant. This conversion rate is set by AEEML on each weekday except January 1 and December 25 (each, a rate selection day).

If the charge or refund is not in U.S. dollars, the conversion will be made through U.S. dollars, by converting the charge or refund amount into U.S. dollars and then by converting the U.S. dollar amount into Canadian dollars. If the charge or refund is in U.S. dollars, it will be converted directly into Canadian dollars. Conversion commissions we apply to original charges will not be returned on refunds. Conversion rates applied to refunds may differ from conversion rates applied to original charges. As a result, the amount of the refund will generally differ from the amount of the original charge. However, we do not charge an additional currency conversion commission on a refund.

Unless a specific exchange rate is either required by law, or is used as a matter of local custom or convention (in which case AEEML will look to be consistent with that custom or convention), AEEML's conversion rates are based on interbank rates selected from customary industry sources on the rate selection day prior to the processing date, which we increase by a single conversion commission as specified in the fee schedule or as otherwise disclosed by us. If charges are converted by third parties prior to being submitted to us, any conversions made by those third parties will be at rates selected by them and may include a commission or charge, also selected by the third party. It is your decision whether to use the third-party currency conversion or not. You should check the rates and charges before completing the transaction. When a transaction is converted by a third party and is submitted to us in Canadian dollars, we will not apply a currency conversion commission.

USE OF CORPORATE CARDS

You agree to use the Corporate Card for bona fide business purposes in accordance with Company policy. No other person is permitted to use the Corporate Card for any reason. You will be liable to us for payment of all Charges made with the Corporate Card issued to you, even if you have let someone else use the Corporate Card or Corporate Card account number. Unless prohibited by the Company Agreement, spending limits based on types of spending and a credit limit may be placed on the Corporate Card, either at the request of the Company or at our discretion. Otherwise, there are no specific spending or credit limits set in advance by us on the Corporate Card. Limits may be introduced or changed at any time without notifying you in advance. You may not exceed any limits on your Corporate Card account unless we permit you to. You will be liable for Charges even if they exceed these limits. You agree that you will not resell or return for a cash refund any goods, tickets, or services obtained with the Corporate Card. Obviously you may return an item or ticket to a firm honouring the Corporate Card for credit to the account, if that firm permits such returns.

If you use the Corporate Card to buy insurance, you give us permission to pay premiums for you when due. You agree to repay us according to the terms of this Agreement. You must tell us in writing if you no longer wish us to pay premiums for you. If your Corporate Card account is cancelled, we will stop paying premiums for you.

We reserve the right to deny authorization of any Charge.

PROBLEMS WITH GOODS AND SERVICES

If you have any question, problem or dispute concerning the monthly statement, you should contact us and we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve your dispute. However, unless otherwise provided by law, we are not responsible for any problems you have with any goods or services you charge to the Corporate Card; and if you have a dispute with an establishment honouring the Corporate Card you must pay us anyway and settle the dispute directly with such establishment. We will not be responsible if any establishment refuses to honour the Corporate Card, or for any other problems you may have with such establishment.

LOST AND STOLEN CORPORATE CARDS AND MISUSE OF THE CORPORATE CARD ACCOUNT

You must tell us immediately by telephone at the contact number set out at the back of this agreement if:

- A Corporate Card is lost or stolen,
- a replacement Corporate Card has not been received,
- someone else learns a code, or
- you suspect that your account is being misused.

If a Corporate Card that you have reported lost or stolen is later found, you must destroy it and wait for the replacement Corporate Card.

ADDITIONAL SERVICES

The Company may, at its discretion, allow you to participate in and make use of additional services, including use of the Corporate Card for funds advance at automated banking machines (“ABMs”). You may not use the Corporate Card to obtain any such services unless you have received authorization from the Company and have enrolled with us in connection therewith. Your use of the Corporate Card in connection with these services may be governed by separate agreements with us or such additional directions or provisions as we may communicate to you from time to time.

AUTOMATED BANKING MACHINE ACCESS/ PERSONAL IDENTIFICATION NUMBER

If approved by us, you may be able to use the Corporate Card in the automated banking machines (“ABMs”) of such financial institutions as may, from time to time, accept your Corporate Card in order to obtain cash advances on your account or effect other transactions. Before you may use the Corporate Card in such machines, you will have to be enrolled for ABM access and you will have to obtain your personal identification number (“PIN”). You agree to use the Corporate Card and your PIN in connection with ABM access in accordance with any additional agreements, directions or provisions as we may communicate to you from time to time.

USE OF YOUR CORPORATE CARD AND CODES

To prevent misuse of your account, you must ensure that you:

- sign the Corporate Card in ink as soon as received,
- keep the Corporate Card secure at all times,
- regularly check that you still have the Corporate Card in your possession,
- do not let anyone else use the Corporate Card,
- ensure that you retrieve the Corporate Card after making a charge, and
- never give out your Corporate Card details, except when using the Corporate Card in accordance with this agreement.

To protect your PIN, telephone codes, online passwords and any other codes used on your account (called codes), you must ensure that you:

- memorize the code,
- destroy any communication informing you of the code (if applicable),
- do not write the code on the Corporate Card
- do not keep a record of the code with or near the Corporate Card or account details,
- do not tell the code to anyone,
- if you select a code, do not choose a code that can easily be associated with you such as your name, date of birth or telephone number, and
- take care to prevent anyone else seeing the code when entering it into an automatic banking machine (“ABM”) or other electronic device.

If we permit use of the account with a mobile phone or other type of device, do not give access to the phone or other device to any other person including protecting access to biometric authentication such as fingerprint and facial recognition.

For unauthorized charges, provided that you and the Company complied with this agreement including the section “Use of Your Corporate Card and Codes”, and provided that you or the Company did not contribute to, were not in any way involved in or did not benefit from the theft, loss or misuse of the Corporate Card, then you will not be liable to us for any unauthorized charges after we receive notice from you and your maximum liability if a lost or stolen Corporate Card is used in an unauthorized manner is \$50. However, if the account is used with a code at an ABM you and the company (if jointly & severally liable for Charges) will be liable for all charges which occur before we receive notice from you. If you or the company did not comply with this agreement, or if you or the company contributed to, were involved in, or benefited from the loss, theft or misuse, you and the company (if jointly and severally liable for Charges) are liable for any charges, for example, if you gave your Corporate Card and/or code to another person to use. Any such charges will not be considered unauthorized charges or use of a Corporate Card in an unauthorized manner.

You and the Company agree to cooperate with us, including giving us a declaration, affidavit and/or a copy of an official police report, if we ask. You and the Company also agree that we may provide information to authorities.

REPLACEMENT CARDS

The Corporate Card will be valid until the end of the period of validity shown on the Corporate Card unless cancelled or revoked prior thereto in accordance with the terms of this Agreement. You authorize us to send you a replacement Corporate Card before the current Corporate Card expires. [We will charge renewal fees to the account annually.] We will continue to issue replacement Corporate Cards in this manner until you or the Company tells us to stop.

RECURRING CHARGES

You may provide authorization to a provider of goods or services (a “merchant”) to bill charges on a recurring or pre-approved basis to your Card (“Recurring Charges”). To request that a merchant stop Recurring Charges you must have the right to do so by law or under your arrangement with the merchant and you must notify the merchant in writing. If there is a dispute between you and the merchant as to your right to terminate the Recurring Charge you must pay us anyway and settle the dispute directly with the merchant.

If a replacement or new Card (a “replacement Card”) has been issued to you (because, for example, your Card has been lost, stolen, damaged, cancelled, expired or switched to a different Card type) depending upon the system used and manner of submission of charges by the merchant, the Recurring Charges may (but will not always) be applied to your replacement Card. We may, but are not required to, provide merchants with updated information about your Card account, which may include providing updates to your card number and expiry date, providing a token (to enhance security for charges to your account) and informing the merchant if your account is cancelled. Information may be updated before you receive your replacement Card. Contact us about your choices. You agree that we have the right to apply Recurring Charges to a replacement Card without giving you notice and you agree to be responsible for any such Recurring Charges. In order to ensure there is no disruption in Recurring Charges, it is your responsibility to contact the merchant and provide the updated information.

CONSENT TO USE PERSONAL INFORMATION

You consent to the collection, disclosure, use and processing of information about you as set out in our “Privacy Notice” as such may be made available to you from time to time.

COMMUNICATING WITH YOU

Statements, notices (which includes changes to this agreement), disclosures and other communications (together called *communications*) will be sent to you in writing and will be mailed or delivered to you at the address which is maintained in our records for your account (except as set out below).

At our, or your Company’s discretion, we may automatically enroll you in our electronic statement service. Upon such enrollment by us or your Company in an electronic statement service we may also send communications to you electronically instead of by mail. You agree that we may provide communications to you by any lawfully permitted electronic means, including e-mail, posting communications on an American Express website (including amex.ca) or other website of a third party service provider, making communications available to you through links provided on a statement or other notice, or any combination of these or other means and you hereby designate the information systems to which all such communications may be provided by us to you as the information systems through which you will receive such communications.

This means that we can provide statements, notices, changes to this agreement and other communications to you electronically.

You agree that it is your responsibility to access and retain copies of all electronic communications that we may provide to you. Statements and other disclosures on the American Express website will be posted for a minimum of 60 days. You agree not to dispute any electronic communication on the basis that it was not in writing or was not signed. Your agreement that we may provide communications by electronic means will survive termination of this agreement.

All mailed communications will be deemed received 3 business days after the date of the mailing unless you actually receive it earlier or when received in

the case of a communication delivered by hand. All electronic communications that we provide to you will be deemed to be received by you once the electronic communication enters the information system designated for the receipt of electronic communications even if you do not access the electronic communication for any reason.

This agreement incorporates all contact information relating to you that you have provided to us or authorized us to collect from third parties. You must inform us immediately if you change your place of residence, address or other contact information (such as postal, e-mail address, and telephone number) you have given to us.

We are not responsible for any failure to receive any communication (including a statement) if we send it to the address or in accordance with other contact information for your account appearing in our records. You must inform us if you want an address or other contact information to apply to more than one account with us.

You must also inform us of any changes to other information previously provided to us such as information you provided when you applied for your account. You also agree to give us any additional information and support documentation that we reasonably request or as required by law.

CHANGING THIS AGREEMENT/ASSIGNMENT/ WAIVER/SEVERABILITY

We have the right to assign this Agreement and Corporate Card Accounts to our affiliates or to any other financial institution at any time.

We also have the right to change this Agreement at any time.

We will notify you of any changes. You will be deemed to have accepted the changes if you keep or use the Corporate Card after you receive our notice. If you do not accept the changes, you may terminate this Agreement by cutting the Corporate Card in half and returning the parts to us. You will still be responsible for all Charges incurred before you terminate this Agreement.

If we fail to exercise or delay the exercise of any of our rights under this Agreement or if we waive our rights on any given occasion, it shall not constitute or be considered as a waiver of any of our rights at any other time or occasion.

If any provision of this Agreement conflicts with any applicable law or regulation, that provision shall be deemed by both of us to be modified to be consistent with the law or regulation, or to be deleted if modification is impossible, but your and our obligations under this Agreement, as modified, shall continue.

THE CARD REMAINS OUR PROPERTY

The Corporate Card remains our property and we can revoke your right to use it or require you to return it to us at any time. We can do this with or without cause and without giving you notice. If we have revoked the Corporate Card without cause, we will refund a pro-rata portion of your annual fee to the Company. We may list revoked Corporate Cards in our "Cancellation Bulletin", or otherwise inform establishments honouring the Corporate Card that the Corporate Card issued to you is no longer valid.

If you or we revoke the Corporate Card or it expires, or if the Company's account is cancelled for any reason, you must cut the Corporate Card in half and return it to us. Also, if an establishment which honours the Corporate Card asks you to surrender an invalid, expired or revoked Corporate Card for return to us, you must do so.

You may not use the Corporate Card after it has expired or been revoked, after the Company's account has been cancelled or after this Agreement has been terminated.

If you ask us to cancel the Corporate Card or your Corporate Card account, but you use the Corporate Card or your Corporate Card account after that, we may consider such use as your request for reinstatement.

LAW THAT APPLIES

This Agreement shall be governed by Ontario law.

LANGUAGE (FOR QUEBEC RESIDENTS ONLY)

In accordance with your application, you confirm that you wish the Agreement and all communication, including statements, notices and other documents from us and our affiliates to be in English until you otherwise advise us.

Vous confirmez que, conformément à votre demande, vous désirez que la convention et toutes communications, y compris les relevés, avis et autres documents, provenant de nous et de personnes morales de notre groupe, soient rédigés en anglais, sauf avis contraire de votre part.

OTHER IMPORTANT INFORMATION

AMEX BANK OF CANADA COMPLAINT HANDLING PROCEDURES

At Amex Bank of Canada, we strive to provide the world's best customer experience every day; our goal is to ensure that our products and services are relevant and meet the needs of our customers. If you have a complaint, contact us and we will address your complaint promptly, minimizing unnecessary delays to the best of our ability. We believe that complaints are best resolved when communication is clear, and we are committed to keeping you updated on our progress throughout this process.

We will make every effort to resolve your complaint at first point of contact; however, if we have not done so within 14 days, following the date on which we first received your complaint, we will automatically escalate it to our Complaint Resolution Team on your behalf. Our Complaint Handling Procedures are outlined in detail below.

Begin by telling us about your complaint

Our Customer Service Professionals are at your service; they will open a complaint case which will begin the work required to bring your complaint to closure. You will receive an acknowledgement notice including a copy of these complaint handling procedures for your reference. You can contact our Customer Service Professionals as follows:

Amex Bank of Canada | Customer Service Professionals

Phone	Call the number on the back of your Card or refer to the telephone number shown at the end of this booklet.
Online	Amex CA mobile app Visit www.amex.ca/complaints for availability
Mail	Amex Bank of Canada P.O. Box 3204, Station "F" Toronto, Ontario, M1W 3W7 Attn: Customer Service – Complaints.

Escalating your complaint to the Amex Bank of Canada Complaint Resolution Team ("CRT")

If your complaint is not closed or resolved within 14 days, following the date on which the complaint was first received, your complaint will automatically be escalated to our CRT. Alternatively, you may request that we escalate your complaint sooner (please use the contact options above, and if you're mailing a letter to us, please address it to the attention of the Amex Bank of Canada Complaint Resolution Team). We will inform you of the escalation and a representative from the CRT will contact you. They may clarify details, request additional information, or ask you for support. They will keep you informed of progress and provide their findings in a written response.

The CRT does not review complaints that are being pursued by other means including litigation and arbitration.

Notices and resolution timelines in these procedures do not apply if your complaint does not relate to (i) a product or service that is offered, sold, or provided by us, or (ii) the manner in which a product or service is offered, sold, or provided by us.

ELEVATING YOUR COMPLAINT OUTSIDE OF AMEX BANK OF CANADA

Ombudsman for Banking Services and Investments ("OBSI")

If we have not resolved your complaint within 56 days, or you are not satisfied with the resolution offered by our CRT, you may escalate your complaint to our

external complaints body, OBSI, for additional information and a further review of your complaint. You can contact the OBSI as follows:

Ombudsman for Banking Services and Investments

Phone	1-888-451-4519 (toll-free) 1-416-287-2877 (local) 1-844 358-3442 (TTY) 1-888-422-2865 (fax) 1-416-225-4722 (local fax)
Online	visit: www.obsi.ca e-mail: ombudsman@obsi.ca
Mail	Ombudsman for Banking Services and Investments 20 Queen Street West Suite 2400, P. O. Box 8 Toronto, Ontario, M5H 3R3

FINANCIAL CONSUMER AGENCY OF CANADA (“FCAC”)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. The FCAC also helps educate consumers and monitors industry codes of conduct and public commitments designed to protect the interests of consumers. Federal consumer protection laws affect you in a number of ways. For example, financial institutions must provide you with information about their fees, interest rates and complaint handling procedures.

The FCAC will determine whether the financial institution is compliant. It will not, however, resolve individual consumer complaints. You can contact the FCAC as follows:

Financial Consumer Agency of Canada

Phone	1-866-461-3222 (English, toll-free) 1-866-461-2232 (French, toll-free) 1-866-914-6097 / 1-613-947-7771 (TTY)
Online	visit: www.fcac-acfc.gc.ca e-mail: info@fcac-acfc.gc.ca
Mail	Financial Consumer Agency of Canada 427 Laurier Avenue West, 5 th Floor Ottawa, Ontario, K1R 1B9

For the most recent version of these Complaint Handling Procedures, please visit www.amex.ca/complaints.

COMMITMENTS AND CODES OF CONDUCT

When dealing with our customers or another person, we will not:

- take advantage of that person, or
- impose undue pressure on or coerce that person for any purpose, including to obtain a product or service from a particular provider or as a condition for obtaining another product or service from us.

These are requirements under the Canadian Bank Act.

For a complete listing of the Commitments and Codes of Conduct to which Amex Bank of Canada subscribes, please visit our website at amex.ca/codes or write to Amex Bank of Canada Attention: Commitments and Codes of Conduct, to request a copy.

LOYALTY OR REWARDS PROGRAMS

If your Company has approved participation in the Membership Rewards[®] Program it is subject to its own separate terms and conditions (Membership Rewards Program Terms and Conditions). The Membership Rewards Program Terms and Conditions are separate and distinct from and in addition to this Agreement.

PRIVACY NOTICE

In this Notice, the words “we”, “our” and “us” mean Amex Bank of Canada (“Amex Bank”), its affiliates (including Amex Canada Inc., a provider of travel related services also referred to as American Express Travel Services), and their agents and service providers (acting on their behalf).

“Personal information” is any information which relates to an individual and allows that individual to be identified (“Information”). “Corporate Card” means any American Express Corporate Card issued to you under the terms of an agreement with us. “Company” means the legal entity in whose name the account is opened and is whose name appears, in most instances, on the American Express Corporate Card.

CONSENT TO USE OF PERSONAL INFORMATION

We collect, disclose, use and process Information: (1) to consider initiating and to initiate, maintain and develop our relationship with you in connection with our offering products and services generally, including helping us to understand the current and future needs of our customers and to otherwise analyze and manage our business; (2) to administer billing and accounting services and security measures in relation to your business with us; (3) to monitor your transactions; (4) to evaluate your credit standing; (5) to share and exchange reports and Information with credit reporting agencies, credit bureaus and/or any other person, corporation, firm or enterprise with whom you have or propose to have a financial relationship, and to use other third party databases (including registries and licensing authorities) or references provided by you to obtain or verify Information about your financial circumstances, your background or to identify you and detect fraud; we may verify name, address, phone number, email and other information; (6) as permitted by or to comply with legal and regulatory requirements; (7) to, unless prohibited at the Company’s request, promote and market products and services offered by us or other well established companies, including by means of direct marketing, through ordinary mail, e-mail, telephone or other available communication channels; (8) where the provision of services or benefits provided to you in relation to the account are offered by or include the participation of third party suppliers, to share and exchange with such third party suppliers, and their agents and service providers, any Information reasonably required for the provision of the service or benefit including sharing and exchanging with such suppliers or participants in any applicable loyalty or reward programs, and their affiliates and agents, any Information reasonably required for any such loyalty or reward program; (9) to share or exchange with the Company, and its parent or affiliates and their respective service providers or agents, including, at the request of the Company, to process, consolidate and transmit Information to the Company’s third party service provider for the purposes of preparing reports, analysis and other such services to be made available to the Company by such third party service provider; (10) to, if you participate in a recurring or automatic billing program with any business or supplier, share or exchange with the applicable business or supplier for the reasonably required purposes of your participation in such programs; and (11) if provided, your Social Insurance Number will be used to match credit bureau/reporting agency Information, to help ensure the accuracy of the Information collected and reported. Our customer service e-mail, text message and other electronic communications

with you may include account alerts, statement, collection and other notices. You agree that we may monitor and record any of your telephone calls with us for the purposes of servicing accuracy, quality assurance and training. We may use Information in our records for as long as it is needed for the purposes described above even after our relationship with you has ended.

You consent to our collection, disclosure, use and processing of Information for the purposes described above. You authorize third parties to give us the Information for these purposes. If you provide us with Information about any other individual, you confirm that the individual (i) has consented to our collection, disclosure, use and processing of that Information for these purposes as reasonably required and (ii) authorizes third parties to give us the Information for these purposes.

You may at any time refuse or withdraw your consent under (7) through your online account or by calling us. Your request will be processed promptly but may not be captured for promotions already in progress. This will not limit Information we may provide you when you contact us.

NATURE OF INFORMATION COLLECTED

The Information we collect from time to time may include: (1) Information to identify you such as name, date of birth, contact information, driver's license or other identification, and your background (for example, occupation) as required by law; (2) Financial Information such as income, assets, payment history and credit worthiness; (3) Information for the provision of products and services (for example, language, travel, lifestyle and other preferences) and (4) Information relating to transactions arising from your relationship with or through us (depending on the product or service, this may include purchase details, details about how you make payments to us or use our products to make payments to others).

We collect Information from various sources including from you directly through applications, correspondence or other communications, through the products and services you use online and offline, from others with your consent such as credit reporting agencies and other lenders, third party databases (including registries, licensing authorities, identification services, telecom providers), references provided by you or other permitted sources.

In certain appropriate circumstances, we or others providing services through us may ask for health Information for specific services (such as insurance) or requests. This type of Information will not be used for any purpose other than to address the specific service or request. We will not request or use health Information to assess a credit application.

We will review and analyze Information in various ways. For example, we monitor transactions using proprietary techniques to help identify transactions that may be of risk from a credit, fraud or money laundering and terrorist financing perspective. This involves our understanding you and your ordinary use of our products and services in order to identify unusual activity. It also includes assessing Information in relation to Information from other sources including our own records to detect suspicious patterns or connections.

When we promote and market to you products and services offered by us or other well established companies ("promotions"), each promotion is carefully developed to ensure that it meets our standards. We try to make sure these promotions reach only those customers most likely to take advantage of them. To do this, we develop lists for use by us based on Information you have provided us on your applications, in surveys and other communications, Information derived from how you use our products that may indicate purchasing preferences and lifestyle, as well as Information available from external sources including

consumer reports. We may also use that Information, along with non-credit Information from external sources, to develop lists that are used by us. The lists used to send you promotions are developed under strict conditions designed to safeguard the privacy of customer information.

We may use fully automated processes to help us make certain decisions, including to evaluate certain attributes about you to provide our services. For example, we may use such processes to:

- assess security risks, detect and manage fraud;
- process card or loan applications; or
- assess credit risks, including to check if you meet our eligibility criteria and decide whether we can issue you a card or loan.

These assessments are based on information that we lawfully obtain, such as information that you provided in your application form including your reported income, your payment history with Amex, and information we obtain from third parties, such as credit bureaus. We also look at digital data (such as information about your device, browser, or patterns in your online interactions with Amex) to help us detect fraud. These methods are tested to ensure that they remain fair and effective.

In providing you with our products or services, we will transfer information outside of your province or territory of residence or outside of Canada (“other locations”) where different data protection laws apply, such as to the United States (where our main operational data centres are located). No matter where we transfer information about you, we will protect it in the manner described in our privacy notices and in accordance with applicable laws using appropriate contractual protections. We also assess whether other technical and organizational measures are required. However, governments, courts, law enforcement or regulatory agencies in other locations may be able to obtain disclosure of customer information through their laws. For information about the manner in which we or our service providers (including service providers outside of Canada) treat information, please contact us as set out below.

YOUR CONSENT RIGHTS

Except in the limited circumstances where our use of Information is permitted or required by law, before using your Information for any new purposes we will explain them to you and seek your consent. Subject to legal and contractual restrictions, you can withdraw your consent to our use of your Information at any time with reasonable notice. For example, as described above you may choose not to receive marketing offers or other promotional materials. If you refuse or withdraw your consent for any purpose that is necessary for us to fulfill our product or service contract with you, we will not be able to provide you, or continue to provide you, with the product or service. In some cases, certain consents are mandatory and cannot be withdrawn. For example, once you have a card or other credit or charge product from us, you may not withdraw your consent relating to ongoing collection and disclosure of credit information. This is necessary to support and maintain the integrity of the credit granting process. Similarly, you cannot withdraw your consent on matters that are essential to the management of our businesses, including the disclosure of Information when we assign our rights to others such as for the sale or collection of debts.

WE PROVIDE FILE ACCESS

Customers have access to Information that is reasonably available and retrievable in the ordinary course of business. Upon written specific request, we will disclose to customers Information about them in our custody and control, and customers may correct Information about them that is inaccurate or incomplete or request

that their Information be disposed. We will respond to a customer's request and advise the customer in advance of any charges for copies. Some information may not be accessed or disposed if it refers to others, is subject to legal privilege, contains confidential information, cannot be retrieved using a customer's name or account number, cannot be disclosed for legal reasons, or as otherwise permitted by law. If we are informed and it is determined that a customer's Information in our files is inaccurate, we will correct it. Customers may exercise their rights to access, correct or dispose their Information by writing to the person in charge of the protection of Personal Information: Chief Privacy Officer, Amex Canada, PO Box 3204 STN F, Toronto, ON M1W 3W7. We will respond to a written request from you within 30 days of its receipt. If for any reason we deny your request, we will provide you with written reasons.

PRIVACY CODE

To obtain more information about our policies and procedures in protecting your privacy, you can visit our website at amex.ca/privacy. Our Privacy Code includes additional illustrative descriptions and examples to help you understand the nature of the information we collect and how it relates to many of the purposes in this Notice; and additional details about your consent rights.

Our Online Privacy Statement describes how we collect, use and disclose Information online including through websites, mobile applications and other online communications and content.

American Express® Cardmember Service

For Card account inquiries, lost or stolen Cards, or general information, please visit our website or call for more information. The hours of operation may vary.

Telephone numbers

For American Express® Corporate Card:

Canada & U.S.: 1-800-716-6661

Outside Canada & U.S., collect: 905-474-9329

For American Express Corporate Platinum Card®:

Canada & U.S.: 1-866-755-2639

Outside Canada & U.S., collect: 905-474-1487

Address

Amex Bank of Canada

P.O. Box 3204, Station "F"

Toronto, Ontario, M1W 3W7

Visit our website at amex.ca/contactus
for more information.



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