DON'T do business without IT



KEEPING YOU AND YOUR BUSINESS EXPENSES COVERED.

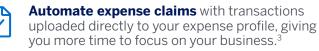
Take advantage of these great benefits and features, compliments of your American Express[®] Corporate Gold Card.



<u>Membership Rewards</u>[®] enrolment offers you perks on corporate spend allowing you to access a range of travel, shopping and entertainment rewards.¹



Minimise out of pocket expenses for business transactions when you use your Corporate Card.²





Monitor Card activity on the go with the <u>American Express® App.</u>⁴ Download the <u>Amex App</u>⁴ and keep track of your Account in real time so that you can work smarter, not harder. Instantly and securely view spend and statements, Membership Rewards¹, contact us and stay in control of your Account on the go.



Travel with peace of mind with our <u>Global Assist</u>⁵ hotline which allows you to access to legal and medical support more than 200km from home, for up to 90 days. And, be covered on business trips with protection from life's uncertainties with complimentary **Business Travel Accident Insurance**⁶ when travel tickets are charged to the Corporate Card.



Access cash when you need outside of India. With enrolment, Corporate Cash⁷ allows access to cash for travel emergencies and incidentals at over 600,000 ATMs worldwide.



membership⁸ a programme that provides access to VIP airport lounges worldwide. Cardmembers can have access to 2 complimentary Priority Pass lounge entries in a 12 month period of membership under this programme. This benefit allows you access to over 1200 lounges with handpicked offers from a growing selection of partners. View airport maps, search for lounges, offers and discounts via the Priority Pass app and enjoy 800+ offers including discounts, upgrades and free gifts with purchases in over 140 airports.



Get discounted access across domestic airport lounges.⁹ <u>Click here</u> for list of participating lounges.

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Explore more places to spend and earn. American Express is now accepted at 80 million locations worldwide¹⁰ and growing.



Need help? We're here. For quick and easy, 24/7 support, contact us by telephone or via the <u>Amex App</u>⁴. Please <u>click here</u> to find the appropriate number for your enquiry.

To explore the full list of perks that come with your Card, visit **americanexpress.com/in/corporategoldcard** or download the **Amex App**.



See below for terms and conditions. Please use your Corporate Card according to Company policy.



Terms and Conditions

- 1. Subject to your Corporate's Membership Rewards Preference. For the current full Membership Rewards Terms and Conditions, visit <u>https://www.americanexpress.</u> com/content/dam/amex/en-in/benefits/rewards/membership-rewards/membership-rewards-terms.pdf.
- 2. Approved business transactions on your Corporate Card will be paid by your Company to American Express directly or reimbursed directly to you to pay American Express. Please refer to your expense policy for details on approved business expenses and your Company's expense payment policy.
- 3. Automated transactions are enabled when your Company accepts either monthly or daily data feeds from American Express with a compatible expense management system.
- 4. The Amex App is available only for iOS (iPhone 5s and above) and Android. See app store listings for operating system information. To use the App, you must be registered for Online Services. The Amex App is a free service for American Express Cardmembers. Standard ISP and data charges may apply for downloading and using the mobile app. Available for India Cards only. Mobile banking terms and conditions apply. Apple, the Apple logo, Touch ID and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.
- 5. Global Assist Hotline: You must arrange all medical and visitor transportation. As the Global Assist Hotline is an assistance service, we cannot reimburse you for expenses you incur on your own. Please refer to the Global Assist Summary of Coverage for additional details and restrictions.
- 6. Insurance is provided and underwritten by ICICI Lombard General Insurance Company Limited, and is subject to the Terms and Conditions of cover. Exclusions and limitations apply. For detailed information on insurance cover, please get in touch with us or click here to download a copy of the Master Policy.
- 7. Cardmembers enrolled in the Corporate Cash service can use their Cards to access cash from ATM locations worldwide. Withdrawn cash is billed to individual Corporate Card accounts and appears as a charge on the next statement after the withdrawal occurs. A transaction fee applies to each withdrawal. Access to this service is not automatic. You require approval from your Company's authorised signatory to complete the separate Corporate Cash enrolment form. In addition, proof-of-identify to comply with government requirements may be required. Please note you cannot delegate someone else in your Company to enrol on your behalf. If your Company enrolls for this service, you may also be bound by any internal policies limiting the amount you are able to withdraw. Please refer to your company's internal policies (where applicable) to ensure compliance with your company policies.
- 8. Programme is open only for Cardmembers carrying a valid American Express[®] Gold Corporate Card issued in India. Applicable charges will be levied for any additional guest, which would be charged to the Cardmember's valid American Express Gold Corporate Card issued in India. Only one entry per Cardmember will be permitted. The programme can be modified, amended, changed or revoked any time by American Express without prior intimation. The access to lounges will be available on a first come first served basis & subject to availability of space. Any dispute with regard to the services availed at the lounge shall be directly taken up with the respective lounge authorities and American Express Banking Corp. shall have no liability whatsoever in this regard. Respective lounges reserve the right to admission to the lounges and its premises and their respective rules shall be applicable to Cardmembers/guests. Lounges can modify its lounge services, operational hours, rates without any prior intimation. All taxes are as on date and subject to modification without prior notice.
- 9. Domestic lounges Programme is open only for Cardmembers carrying a valid American Express[®] Gold Corporate Card issued in India. Applicable charges will be levied for any additional guest, which would be charged to the Cardmember's valid American Express Gold Corporate Card issued in India. Only one entry per Cardmember will be permitted. The programme can be modified, amended, changed or revoked any time by American Express without prior intimation. The access to lounges will be available on a first come first served basis & subject to availability of space. Any dispute with regard to the services availed at the lounge shall be directly taken up with the respective lounge and their respective rules shall be applicable to Cardmembers/guests. Lounges can modify its lounge services, operational hours, rates without any prior intimation. All taxes are as on date and subject to modification without prior notice.
- 10. Nilson Report Issue 1232. Data based on acceptance locations as of September 2022.