

# KEEPING YOU AND YOUR BUSINESS EXPENSES COVERED.

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



### Minimise out of pocket expenses

for business transactions when you use your Corporate Card.<sup>1</sup>



### Access cash when you need outside

**of India.** With enrolment, Corporate Cash<sup>6</sup> allows access to cash for travel emergencies and incidentals at over 600,000 ATMs worldwide.



**Automate expense claims** with transactions uploaded directly to your expense profile, giving you more time to focus on your business.<sup>2</sup>



### Explore more places to use your Card.

American Express is now accepted at 80 million locations worldwide<sup>7</sup> and growing.



### Monitor Card activity on the go with the American Express® App.<sup>3</sup>

Download the [Amex App](#)<sup>3</sup> and keep track of your Account in real time so that you can work smarter, not harder. Instantly and securely view spend and statements, contact us and stay in control of your Account on the go.



**Need help? We're here.** For quick and easy, 24/7 support, contact us by telephone or via the [Amex App](#).<sup>3</sup> Please [click here](#) to find the appropriate number for your enquiry.



**Travel with peace of mind with our Global Assist<sup>4</sup> 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 **Business Travel Accident Insurance<sup>5</sup>** when air tickets are charged to the Corporate Card.

To explore the full list of perks that come with your Card, visit [americanexpress.com/in/corporatecard](https://americanexpress.com/in/corporatecard) or download the [Amex App](#).

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





## Corporate Program

### Terms and Conditions

1. 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.
2. Automated transactions are enabled when your Company accepts either monthly or daily data feeds from American Express with a compatible expense management system.
3. 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.
4. 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.
5. 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.
6. Cardmembers enrolled in the Corporate Cash service can use their Cards to access cash from ATM locations outside India. 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-identity 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.
7. Nilson Report Issue 1232. Data based on acceptance locations as of September 2022.

