Terms and Conditions

1 Membership Rewards® Programme Terms and Conditions apply, which are available on americanexpress.com/en-in/rewards/membership-rewards/. Individual enrolment is subject to Company enrolment into the programme.

2 Individual enrolment to Corporate Cash services is subject to Company enrolment and approval.

3. Complimentary business travel accident insurance is currently provided and underwritten by ICICI Lombard General Insurance Company Ltd. and is subject to the conditions of the cover. Exclusions and limitations apply. For more information, get in touch with us to obtain a copy of the Master Policy.

4. Provided that the Card Member has acted in good faith, his/her liability to American Express arising out of any unauthorized use of the Corporate Card shall be nil if American Express receives the intimation within 3 working days of the fraud. If the fraud is reported beyond 3 working days then the maximum liability of the customer will be limited to INR 1,000.

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Welcome to the American Express® Corporate Card Programme

It is with great pleasure that we enclose your new Corporate Card that comes packed with advantages for you.

To discover the full power and potential of your new Corporate Card, and to find out how to take advantage of its many features and benefits, please visit:

americanexpress.co.in/mycorporatecardinfo

This site has been developed to give you a comprehensive guide on using your Card and covers many features and the information you will need to get started.

While online, you can discover how to:

- Get the most out of your Card
- Enrol for applicable programmes and services, such as:
  - Membership Rewards® Programme
  - American Express Online Services Account
- Find help and assistance, wherever you are
- Ensure your Card security

Read on for a quick guide to the many features and benefits of your Corporate Card or visit: **americanexpress.co.in/mycorporatecardinfo** today for more comprehensive information and to download all Terms and Conditions.

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AMERICAN EXPRESS® CORPORATE CARD PROGRAMME



Packed full of advantages

Find out how to get the most from the American Express® Corporate Card Programme. Visit americanexpress.co.in/mycorporatecardinfo



My PIN

My PIN

Your American Express® Corporate Card comes with the added security of Chip and PIN technology that ensures safer transactions and provides enhanced protection against fraud from lost, stolen, and counterfeit Cards.

As you will be required to enter a PIN to authenticate your transactions at all Point of Sale (POS) terminals, **please select a PIN of your choice as per the following method:**
Register/log in at americanexpress.com/en-in/ and click on the "Account Management" tab, select "Card Management" and select the "Your Card PIN" option. Further select the "Choose Your PIN" option to set the PIN.

For more information, please visit:
americanexpress.co.in/chipandpin



My Account

My Account

Go paperless and manage your expenses with ease online through Online Services Account. Available 24/7, this service allows you to manage your expenses at home and abroad so you can:

- Enjoy easy account management
- Access Card benefits online and redeem Membership Rewards® Points anytime
- Receive monthly statements
- View billed and unbilled transactions
- Access past statements online

With the American Express® Mobile App, Online Services Account on the go. View statements, pay bills and do a lot more anywhere, anytime.

Download the app now from the app store: GET IT ON Google Play | Available on the iPhone App Store



My Card

My Card

Your American Express® Corporate Card Programme is a flexible solution for all your expense management needs. Maximise the benefits and convenience of your Card with:

- Quicker and safer transactions with our embedded Contactless technology. To know more, visit americanexpress.co.in/contactless
- Choice of Card account payment method, such as:
  - National Electronic Funds Transfer (NEFT)
  - Online via net banking accounts
  - National Automated Clearing House (NACH)
  - Mail crossed cheque/draft
  - Debit Card powered by RuPay or UPI/UPI QR Code



My Rewards

My Rewards

Enjoy great benefits when you use the American Express® Corporate Card. Benefits include:

- Access to the Membership Rewards® Programme[1] That entitles you to:
  - Earn Membership Rewards® Points on expenses charged to the Corporate Card
  - Redeem Membership Rewards® Points for a variety of rewards options

For more details, please visit
americanexpress.com/en-in/rewards/membership-rewards/

Please check with your Programme Administrator on your Company's participation in the Membership Rewards Programme.



My Travel and Business Expenses

My Travel and Business Expenses

Your American Express® Corporate Card makes the perfect travel companion. You can relax and enjoy the journey knowing that your Card enables you to:

- Enrol in the Corporate Cash2 service and use your Card to gain access to cash from select ATM locations worldwide
- Feel secure with Complimentary Business Travel Accident Insurance[3]
- Make timely payments when you're away for extended period
- Enjoy worldwide Customer Care services in over 2,200 locations
- Superior fraud protection with Zero Lost Card Liability[4]



My Terms and Conditions

My Terms and Conditions

Read and download the full set of Terms and Conditions including the Most Important Terms and Conditions (MITC) at **americanexpress.co.in/mycorporatecardinfo**

- American Express® Corporate Card Programme Terms and Conditions
- Business Travel Accident Insurance
- Membership Rewards® Programme Terms and Conditions
- Privacy Statement

Please familiarise yourself with these before using your Card. if you would like a copy of any of the above to be sent to you in the mail, please call our 24 hour American Express® Corporate Card Service Helpline at **0124-673 6999 or 1800 4191222** (Toll-Free).