Welcome to the American Express® Corporate Card Program
Cardmember Benefits and Services
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Welcome to the advantages of the American Express® Corporate Card

No matter where your business takes you – to the far reaches of a foreign country or entertaining clients at your favourite restaurant – you can enjoy a combination of exceptional advantages. Worldwide acceptance at millions of establishments and our highly experienced American Express Corporate Card customer service representatives are at your service.
Spending power when you need it
If you need to extend a business trip by a couple of weeks or pay for unexpected business entertainment costs, no problem. The Corporate Card gives you the flexibility and confidence of having no pre-set spending limit*. Your purchases are approved based on your past spending and payment patterns, and other factors.

Get the cash you need instantly
If you need money for taxis, gratuities, or small emergencies, Express Cash (with company enrollment), gives you 24-hour access to automated banking machines worldwide. In addition, you can cash a personal cheque for up to $250 CDN when registered at participating hotels/motels in Canada and the U.S. (up to $100 CDN in Western Europe**). To purchase American Express Travellers Cheques and American Express Gift Cheques, you may visit a participating financial institution or credit union.
Emergency Card Replacement

If you discover your wallet is missing, just call one of our knowledgeable customer service representatives through our toll-free number. A replacement Card can usually be issued and in your hands within 48 business hours in cases of emergency. If you are in a remote area, arrangements can be made to have your Card waiting at some point along your itinerary.

American Express Travel Services Network***
(provided by Amex Canada Inc.)

In the event of an emergency when travelling, you can count on help from a network of more than 2,200*** American Express Travel Services locations in over 140 countries to make arrangements for travel and financial-related assistance and information. In Canada call 1-888-414-TRIP (8747) for the Travel Services location nearest you.
Access Your Account Online, and More.

With 24/7 online access to your monthly billing statements*, billed and unbilled account activity, Account Alerts, and more - you can save time and streamline your expense reconciliation process with My Account, the secure online account website from American Express.

This service is included with your Corporate Card Program and includes the following features:

- Access account information 24 hours a day, 7 days a week from anywhere in the world
- View present and past account summary details, with the ability to retrieve prior archived statements
- Download statement details in CSV or QIF format for use with spreadsheet programs such as Microsoft® Excel
- Complete and download a Standard Expense Report for billed and unbilled charges
- Register for Account Alerts and choose to receive Balance Updates, Payment Received and Payment Reminder updates by e-mail or text message to your wireless device

To register, visit www.americanexpress.ca/myaccountlogin and click “Register Now”

*If your company is participating in Online Only Statements, your automatic enrollment upon registration in My Account is subject to the enclosed terms and conditions.
Travel Emergency Assistance****
It’s always comforting to know that should you need emergency medical or legal referral, you can call the 24-Hour Travel Emergency Assistance number at 1 800 678-5523 in Canada and the U.S. Otherwise, call collect 514 285-8165. Representatives can refer you to lawyers, doctors, opticians, pharmacists and hospitals. If you unexpectedly get called to a meeting in another country, we can get you travel information fast, including visa and customs regulations or inoculation requirements. Any resulting costs will be the responsibility of the Cardmember.

Assured Reservations
With American Express Assured Reservations your room will be held until check-out time the day following your scheduled arrival or comparable accommodations will be provided at no extra charge at participating major international hotels and many North American hotels and motels.

Please call ahead to request this service and be sure to ask for the confirmation number.

To cancel an Assured Reservation, call before the time specified by the property to avoid being billed for the first night’s stay. Be sure to obtain and keep your cancellation number.
Front Of The Line®

Enjoy advance ticket access® to some of the most widely acclaimed and sought after events in music, theatre, dining and special events across Canada.

Visit www.americanexpress.ca/frontoftheline to see a listing of current events. Don’t forget to sign up for free e-updates to get event pre-sale information sent directly to your inbox.
Insurance Coverage

Car Rental Theft and Damage Insurance††
Save money when travelling with complimentary Car Rental Theft and Damage Insurance. Where allowed by law, you will be automatically covered for damage or theft of your rental car with an MSRP of up to $65,000. To take advantage of this protection, simply decline the Loss Damage Waiver (LDW) or similar option offered by the car rental company, and fully charge your rental to the American Express Corporate Card. There’s no additional charge for this coverage, and you save yourself the daily insurance fee (usually $16 to $23 per day) charged by the car rental company.
Flight & Baggage Delay Insurance\textsuperscript{2†}

Book and pay for a flight with your American Express Corporate Card, and receive up to $500 coverage (aggregate maximum with Flight Delay Insurance) for all immediate daily reasonable and necessary emergency purchases, made within four days, for essential clothing and sundry items when your baggage on your outbound trip is delayed by six or more hours. In addition if you charge your airline ticket to your American Express Corporate Card, you also receive up to $500 coverage (aggregate maximum with Baggage Delay Insurance) for all necessary and reasonable hotel, motel, restaurant expenses and sundry items purchased within 48 hours when you are delayed or denied boarding for four hours or more and no alternate transportation is made available.

Hotel/Motel Burglary Insurance\textsuperscript{2†}

Automatic coverage of up to $500 against the loss of most personal items (excluding cash) if your hotel or motel room is burglarized. Coverage is in effect as long as you have fully booked and paid for your accommodations with your American Express Corporate Card.
You’re insured automatically

Business Travel Accident Insurance³†
Every time you travel on business on a common carrier (plane, train, bus or ship) and charge your tickets to the Corporate Card, you’re automatically insured with accidental death and dismemberment insurance through your Travel Accident Insurance coverage. If your company policy allows, use the Corporate Card to book tickets for your spouse or dependent children (under age 23) and they also will be covered when accompanying you on your business trip.
Optional Benefits

Membership Rewards®

Your company may allow you to enroll in the optional Membership Rewards program from American Express. Membership Rewards allows you to get rewarded for your business spending. By enrolling in Membership Rewards, you can earn one point for virtually every dollar in purchases charged to your American Express Corporate Card. It’s easy to earn Membership Rewards points, so enroll today and watch how quickly your points add up.

An exceptional line-up of premium rewards participants and options is what makes Membership Rewards among one of the best points programs around. It boasts a comprehensive list of airline and hotel participants, gift cards from the finest retailers, brand name merchandise, and access to fantastic entertainment and dining rewards and much more.

To find out if you are eligible for Membership Rewards, ask your Company’s Corporate Card Program Administrator or call 1-800-716-6661.

To learn more about Membership Rewards and its premium rewards participants and options, visit membershiprewards.ca. An annual program fee applies.
Optional Insurances

AMEX Identity Defence™**†
Take control with identity theft prevention and restoration. AMEX Identity Defence provides around-the-clock safeguards to help protect against the theft and misuse of your personal details and will help you take control during identity fraud situations. With AMEX Identity Defence you can rely on secure registration of your personal and financial details, cancellation and replacement of your Credit and Bank Cards, and expert assistance in the event of identity fraud.

For more information and to enroll, visit www.americanexpress.ca/identitydefence, or call 1-800-668-2639.

This document is a general summary only of AMEX Identity Defence. Amex Bank of Canada and its affiliates are not liable for any coverage or benefit offered by the provider of the service. If you have any dispute related to coverage or benefit, please contact the provider directly at 1-800-668-2639

Certain exclusions, limitations, maximums and definitions apply. Once enrolled, you will receive a fulfillment kit from Carlson Marketing outlining all the applicable limitations, conditions and exclusions. Please read the fulfillment kit carefully. Benefits described herein are accurate at date of printing and are subject to change or cancellation without notice. Amex Bank of Canada and its affiliates are not liable for any coverage or benefit offered by the underwriter of the policy. If you have any dispute related to coverage or benefit, please contact the underwriter directly at the phone number indicated above.

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AMEX Travel Assurance™*

Travel with confidence by complementing your travel coverage with one of these insurance packages:

◆ Basic Medical – if you are just looking for out-of-province and out-of-country medical coverage
◆ Essential Travel & Medical – if you need out-of-province and out-of-country emergency medical coverage plus trip interruption, trip delay, baggage loss and delay, and flight and travel accident
◆ Select Travel – if you already have emergency medical insurance and need coverage for non-medical situations like trip cancellation and trip interruption, for example.
◆ Ultimate Travel & Medical – if you need the most comprehensive coverage with features such as emergency medical and trip cancellation, trip interruption, trip delay, baggage loss and delay, and flight and travel accident.

To get a quote and to enroll**, visit www.americanexpress.ca/travelassurance or call the Travel Assurance Enrollment Centre at 1-866-383-3345.

This document is a general summary of the benefits available under this plan. Certain exclusions, limitations, maximums and definitions apply. All the provisions of the plan are contained in the Certificate of Insurance. Please read the certificate carefully.

Benefits described herein are accurate at date of printing and are subject to change or cancellation without notice. Amex Bank of Canada and its affiliates are not liable for any coverage or benefit offered by the underwriter of the policy. If you have any dispute related or coverage or benefit, please contact the underwriter directly at the phone number indicated above.

TM* Amex Travel Assurance is exclusively designed for American Express and is underwritten by RBC Insurance Company of Canada. In Quebec certain coverages are underwritten by RBC General Insurance Company.

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**Premiums will be charged directly to your American Express Corporate Card.
We’re never more than a phone call away

Customer Service
Canada & U.S.A. ..................... 1 800 716-6661
International Collect ............... 905 474-9329

24-Hour Travel Emergency Assistance
Canada & U.S.A. ..................... 1 800 678-5523
International Collect ............... 514 285-8165

Emergency Card Replacement
Canada ............................. 1 800 716-6661
International Collect ............... 905 474-9329
U.S.A. & Caribbean ................. 1 800 528-4800
Insurance Information/Assistance
Car Rental Theft and Damage Insurance
Flight and Baggage Delay Insurance
Hotel/Motel Burglary Insurance
Canada & U.S.A. ...................... 1-800-243-0198
International Collect .................... 905 475-4822

Business Travel Accident Insurance
Canada & USA ............................ 1 800 716-6661

American Express Travel Services Network***
Visit www.amextravelresources.com to locate the nearest American Express Travel Services office near you or call 1-888-414-TRIP (8747)

Membership Rewards®
Canada ........................................ 1 800 716-6661
* American Express reserves the right to refuse to authorize any charge. Some Corporate Cards may carry specific usage guidelines and limits at the request of your company or at the discretion of American Express.

** Subject to cash availability and local currency restrictions.

*** Comprises Travel and Foreign Exchange Locations of American Express Travel Related Services Company, Inc., its affiliates and Representatives worldwide. In Canada, American Express Travel Services locations are independently owned and operated. Not all services are available at all Travel Service locations and are subject to local laws and cash availability. Service fees may apply.

**** All services associated with the Travel Emergency Assistance are provided worldwide with the exception of some countries (it is best to check with Customer Service). In addition, services may be limited or prevented by acts of God, war, civil commotion, labour disputes, unavailability of goods or services, or refusal of permission by local authorities.

† Note: All Insurance coverages are subject to the terms and conditions of their respective Master Policies. Certain limitations, exclusions and restrictions apply. Please read Certificates of Insurance carefully.

1. Underwritten by Royal & Sun Alliance Insurance Company of Canada. Coverage is in effect as long as you have fully charged your rental to your American Express Corporate Card. There are specific conditions that apply to who may rent and drive the rental vehicle, the length of rental(s) and the type of vehicle covered.

2. Underwritten by Royal & Sun Alliance Insurance Company of Canada.


4. IMPORTANT INFORMATION ABOUT THE MEMBERSHIP REWARDS PROGRAM (“Program”)

*In the case of a Corporate Card, participation in the Program is subject to the approval of the company or other entity in whose name the Card account is opened. In order to participate and before any points can be earned, the Cardmember must first enroll in the Program. An annual program fee applies.
The company or other entity may also cancel participation in the Program at any time. Rewards are subject to availability and restrictions may apply as to when the reward can be redeemed. Amex Bank of Canada reserves the right to terminate the Program with three (3) months prior notice.

In the case of Corporate Cards and Small Business Cards, the Program and points are for the sole benefit and use of Cardmembers even if the company or other entity has paid the Program fees. Points can only be earned by, issued to and redeemed by Cardmembers.

Cardmembers are solely responsible for determination of any tax Liability arising out of earning or redemption of points.

Items submitted to us or recognized by our systems as being purchases or charges for travellers cheques or foreign currencies, cash advances, balance transfers, Amex Cheques, Express Cash transactions, annual fees, finance charges, delinquency assessments and/or other fees or charges are not eligible to earn points. Redeemed rewards are not refundable, exchangeable, replaceable or transferable for cash or credit.

Amex Bank of Canada reserves the right to change the Program Terms and Conditions, including without limitation assignment and reassignment of tiers and associated rights, at any time without notice.

To cancel enrollment in Membership Rewards at any time, please call 1-800-716-6661. Please visit www.membershiprewards.ca or call 1-800-716-6661 for more information, for current annual fees or for full Membership Rewards Terms and Conditions.

The information contained herein was correct at the time of publication. Benefits and services described in this brochure are subject to change after publication date (01/10). To confirm your current benefit plans, call us at 1 800 716-6661.

5. On select events. Purchase must be charged in full to an American Express Card. Subject to availability and to event and ticketing agent terms, conditions and fees.

The information contained herein was correct at the time of publication (01/10). Benefits and services described in this brochure are subject to change or cancellation without notice. To confirm current benefit and services, visit us at www.americanexpress.ca.
You can receive worldwide service 24 hours a day, 365 days a year. Plus, a combination of exceptional advantages, including:

• **Worldwide Customer Service**
• **Car Rental Theft & Damage Insurance**
• **24-Hour Travel Emergency Assistance**
• **24-Hour Cash Access Worldwide**
• **Optional Membership Rewards® Program**
• **American Express Travel Services Network***
• **Front Of The Line®**

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