



# Frequently Asked Questions



## Overview

### What is the American Express Corporate Card?

The American Express Corporate Card is a complete expense management solution. It helps Companies like yours to compete more effectively in the market place by optimising spend and offering benefits for both your Company and employees.

- Greater control of expenses
- Higher visibility of spend
- Significant savings from expenses
- Greater efficiency with streamlined payment processes
- Fabulous rewards and benefits for Cardmembers

### How can the Corporate Card enhance control over business expenses?

The Corporate Card comes with in-built control features such as spending limits. With these features in place, the Corporate Card ensures control in the following ways:

- Only authorised users will be issued Cards
- Each Card can be set up with an authorised spend limit
- Limit Management is inherent to the overall Card programme tying into a Company's overall limit
- The Card programme can reduce or eliminate the need for cash advances
- The Card programme makes employee spend transparent and easily verifiable
- Different Liability Options are available on the Card programme to suit your requirements

### How can the Corporate Card deliver savings for my Company?

The Corporate Card drives direct and indirect savings for your Company by streamlining your business payments. These savings are driven by:

- Cardmember specific offers available through the American Express Selects<sup>SM</sup> Programme
- Streamlined T&E expense claim and reconciliation processes
- Lower prices secured through supplier negotiations as a result of spend visibility
- Extended credit period of up to 56 days improving your Company's cash flow

### Does the Corporate Card give my Company the flexibility to pay?

Yes. The Corporate Card offers an extended credit period of up to 56 days to help improve your Company's cash flow.



**More than just a Card, the American Express Corporate Card is an end-to-end expense management solution.**



## How can the Corporate Card improve my Company's expense management efficiency?

The Corporate Card is a single payment platform that simplifies the way you manage your business expenses.

- Elimination or reduction of multiple payment methods including cash management and cheque processing
- Automation of expense reporting
- Dual currency reports providing all overseas spend in local currency (no need for multiple currency conversions)
- A single point of contact for Corporate Programme Administrators
- Consultative Account Management to ensure you are achieving the most from your programme
- Delivery of e-Statement, consolidated Company Statement and Management Reports to simplify arduous reconciliation processes

## How can the Corporate Card benefit my employees?

The Corporate Card is designed to benefit your Company and provide a host of privileges to your employees such as:

- The prestige of being an American Express Cardmember
- Unparalleled safety, security & convenience
  - Complimentary Travel Insurance when travel is booked on the Card
  - Global Assist™ - a 24x7 helpline that provides legal & medical assistance around the globe
  - Fraud Protection - when Cards are duly reported as lost or stolen Cardmembers will not be liable for charges
- Membership Rewards® on business expenses charged to the Corporate Card
- Convenience
  - ATM Access
  - e-Statements
  - SMS Alerts
  - 24/7 Customer Services

## What are the important features of the Insurance Coverage provided with the Card?

Individual Cardmembers are provided with several insurance facilities. Complimentary Travel Insurance includes:

- Personal Accident
- Checked Baggage Lost
- Baggage Delay
- Trip Delay
- Hijack Cover

# Applying for the Corporate Card

## How quickly can I obtain a Card?

Under normal circumstances Cards are issued within seven days. If you require a Card more urgently, please call (+973) 1755 7243

## Is the American Express Corporate Card a Credit Card?

No, the American Express Corporate Card is a Charge Card, which means the balance needs to be paid in full every month.

## For how long is my Corporate Card valid?

Your Corporate Card is valid for two years provided payment terms are met and you have a continued business need. Renewed Cards will be sent out two weeks prior to the expiry date of your existing Card.



## Using the Corporate Card

### Where can I use the American Express Corporate Card?

The Corporate Card is accepted at millions of establishments worldwide. Simply look for the 'American Express Cards Welcome' sign and use your Card for making your business related payments.

### Is there a pre-set spending limit?

No, there is no pre-set spending limit. However, your Company may have opted to set specific spending limits based on internal compliance policies. Please check with your Programme Administrator for details.

### What happens an establishment does not accept American Express?

Please use alternative means of payment such as cash or a personal card. You can then report it to us at the Customer Service Helpdesk and we'll try to sign up the establishment as a Card accepting merchant for your future convenience.

### What do I do if the Card is not accepted in the market I'm visiting?

We would recommend obtaining foreign currency prior to leaving your country. Foreign currency may be purchased on your American Express Corporate Card from various foreign exchange outlets.

### What should I do if I'm leaving my Company?

Return the Card to the Finance or Human Resources Department. Your Card will be cancelled therein. You are requested to complete all expense claims before leaving.

### What if I lose my Corporate Card?

Immediately contact American Express on 1755 7243 to cancel your Corporate Card. American Express will issue you with a replacement Card.

### What am I personally liable for if the Corporate Card is lost or stolen?

You must advise American Express as soon as you realise our Card is no longer in your possession. After notification, your liability for any subsequent use of the Card will cease.

## Billing and Payments

### Who is responsible for paying the bill?

Bill payment responsibility will vary depending on the bill payment options selected by your Company for your Corporate Card Programme.

- In a Central Pay scenario your Company will be responsible to settle all expenses incurred across the Corporate Card programme, although they may pursue individuals for any non-business related expenses.
- In an Individual Pay scenario, all expenses incurred by the employee on the American Express Corporate Card are the responsibility of the employee. Your Company will reimburse you the amount incurred for Company expenses\*.

### When is payment due to American Express?

Full payment is due to American Express within 26 days from Statement date.

### When do I begin to incur late payment charges?

You will be charged a 2.5% fee of the outstanding balance and a fee of BHD 5, JOD 10, OMR 5, QAR 50, or AED 50 every 30 days until full payment is received for your account.

### What will be the consequence of not paying my bill?

American Express will review your account at 30 days, which may result in your account being blocked. At 60 days overdue, your account will be suspended. At 90 days past the Statement date, the Card will be automatically cancelled.

### How can I access my Statement data through the Internet?

You can access your statement and data relevant to your Corporate Card at [www.americanexpress.com.bh/corporate](http://www.americanexpress.com.bh/corporate)



## Membership Rewards

### What is the Membership Rewards programme?

Membership Rewards is a powerful loyalty programme that earns individual Cardmembers Membership Rewards points on all your spends charged to the Corporate Card.

Currency	Membership Rewards® points
BHD 1	2
JOD 1	1
OMR 1	2
QAR 4	1
AED 4	1
US\$ 1	1

1. An annual Membership Rewards fee applies and enrollment is not automatic. Your Company has to opt for the Membership Rewards programme for you to be eligible for the rewards. Subject to the Terms and Conditions of the Membership Rewards programme.
2. Points will be awarded as long as your Card Account remains valid and enrolled in the Membership Rewards programme, and provided it remains in good standing and is not cancelled for any reason. If you cancel your enrollment from the Membership Rewards programme, you must redeem any points within 30 days of cancellation; otherwise the points will be forfeited. If your Card Account is cancelled or terminated, any points in your Membership Rewards account will be forfeited on the date of account termination.

### Do I have to register for Membership Rewards?

Yes, but your Company has to enroll for the Membership Rewards programme. As soon as your Company enrolls for Membership Rewards, as a Cardmember you will be entitled to earn Membership Rewards points on all business payments charged to the Corporate Card.

### What can I redeem my Membership Rewards points for?

You can redeem your points from a host of exclusive options – from free flights and hotel stays to great dining privileges, shopping vouchers and even charitable donations.

### Do I have a date limit to earn or redeem my Membership Rewards points?

Your points NEVER expire, which means you can redeem them any time you wish as long as your Card is valid.

## Online Services

### How can I manage my Card account online?

You need to register in order to manage your Card Account online. To register, simply visit [www.americanexpress.com.bh/corporate](http://www.americanexpress.com.bh/corporate) where you can set up your own unique user ID and password for secure access. With online access you can:

- Check your Membership Rewards points balance
- Access your Statement and data relevant to your Corporate Card.



### For more information:

Please call our 24x7 customer helpdesk on (+973) 1755 7243 or visit [www.americanexpress.com.bh/corporate](http://www.americanexpress.com.bh/corporate)