

**Corporate Card**

# Application Form - Express Cash

**What is Express Cash?**

Express Cash is a service which enables you to obtain cash easily, from ATMs, when you go on business trips. It's just what you need to handle small cash expenses.

**Where can I use the Express Cash service?**

- Whether in the UK or on the other side of the world, you have access to Express Cash 24 hours a day, 7 days a week.
- Express cash is available at over 650,000 ATMs worldwide.
- Cash is available in the UK from Lloyds Bank machines, plus ATMs displaying the LINK logo, including most major building societies.

**How does it work?**

- Fill in the attached form and we will advise you of your 4-digit Personal Identification Number (PIN). To use the Express Cash service you insert the Corporate Card into the ATM, type in the PIN, then the amount you wish to withdraw.

- The machine will dispense the cash immediately.
- You may withdraw up to £500 (£1,000 with the Corporate Gold Card) in local currency over a 7 day period.
- Each Express Cash transaction you make appears with your other expenses on your monthly Corporate Card statement. Every time you use the service, you will be charged 3% of the value withdrawn with a minimum charge of £3.

**Can I apply today?**

- All you have to do is fill out the Enrolment Form below and hand it to your company's Corporate Card Administrator, to be returned to us.
- Enrolment is free.
- We will write to confirm your enrolment in the service and your PIN number will be sent to you under separate cover.

**Why not enrol now?**

Please return this form to: American Express Europe Ltd, PO BOX 79, Amex House, Edward Street, Brighton BN88 1AH UK

**Cardmember information**

Title: Mr  Mrs  Ms  Miss  Other

First Names:

Surname:

Card Account Number  
3 7 -  -

Cardmember signature  
Please sign here with your signature  (DDMMYY)

**Company Authorisation**

Company Name:

Control Account Number  
3 7 -  -

Title: Mr  Mrs  Ms  Miss  Other

First Names:

Surname:

Position in Company:

Signed for and on behalf of the above named company  
Please sign here with your signature  (DDMMYY)



Corporate Card

# Express Cash

**1. Scope of Agreement**

- a) Please read this Agreement carefully. It sets out the terms of your participation in the Express Cash Service ('the Service') access to which is offered to you by American Express Europe Limited ('AEEL'). Access to the machines used in the Service is controlled by the use of the American Express Corporate Card (the 'Card') issued to you by American Express Services Europe Limited ('AESEL'). If you use the facilities offered to you under the Service you formally agree to the terms of this Agreement and your use of the facilities will be governed by it.
- b) This Agreement supersedes any existing Express Cash Service agreement you may have with AEEL.
- c) In this Agreement, the words 'you' and 'your' refer to the Cardmember who has applied to participate in the Service. 'The Terminal' refers to any automated teller machine or other automated authorisation process by which you may obtain cash under the terms of this Agreement.
- d) If you are an individual, company or other organisation who has asked AESEL, to issue one or more Cards, you are the Basic Cardmember and will have an account with it.

**2. Personal Identification Number**

- a) In order to enable you to participate in this Service, you have your own Personal Identification Number ('PIN') for use in connection with the Card. Each time you carry out a transaction at a Terminal you must comply with any operating instructions applicable in respect of any Terminal.
- b) To ensure that no unauthorised transactions are made under the Service you must keep your PIN strictly confidential and take all reasonable precautions to prevent others from learning your PIN or using the Card. Any record of the PIN should not be identifiable as such and should be kept entirely separate from the Card.

**3. Limits to Cash available under the Service**

At present the limit on the value of cash, which may be obtained from a Terminal during any seven day period is £500 (£1,000 with the Corporate Gold Card) or its foreign currency equivalent. This limit may be varied by AEEL at its discretion, in respect either of individual Terminals or the Service as a whole.

**4. Payment for Cash**

By using the Card to obtain cash with the Service, you agree to AEEL causing the debiting of your Card account by AESEL in Pounds Sterling the amount of each transaction which you effect at any Terminal. The value of the transaction shall be the Pounds Sterling equivalent of the face value of the cash obtained through the transaction plus applicable charges. The charges payable in respect of transactions are set out in Clause 5 below.

**5. Charges**

- a) If you make a Charge in a currency other than in Pounds Sterling, that Charge will be converted into Pounds Sterling. The conversion will take place on the date the Charge is processed by AESEL, which may not be the same date on which you made your Charge as it depends on when the Charge was submitted to AESEL. If the Charge is not in U.S. dollars, the conversion will be made through U.S. dollars, by converting the Charge amount into U.S. dollars and then by converting the U.S. dollar amount into Pounds Sterling. If the Charge is in U.S. dollars, it will be converted directly into Pounds Sterling. Unless a specific rate is required by applicable law, you understand and agree that the American Express treasury system will use conversion rates based on interbank rates that it selects from customary industry sources on the business day prior to the processing date, increased by a single conversion commission of 2.73%. If Charges are converted by third parties prior to being submitted to us, any conversions made by those third parties will be at rates selected by them.

**6. Misuse of the Card or PIN : Questions about Transactions**

- a) You must tell AESEL immediately if the Card is lost or stolen or if your PIN is disclosed to any other person. The quickest way to do this is by telephone. Provided you have acted in good faith you will not be held liable for any unauthorised transaction which occurs after you notified AESEL or its agents and your liability for any unauthorised transaction occurring prior to notification shall be automatically limited to a maximum of £20.00.
- b) If you have any queries about a transaction please inform AESEL immediately. Your transaction receipts contain the details necessary to enable AEEL to investigate your enquiry. It will assist them to do this promptly if you retain your receipt until a transaction is finally completed by being debited to your Card account.

**7. Liability for Transactions**

- a) Neither AESEL, AEEL or any other organisation operating Terminals to which you will have access under the Service shall be under any liability to you in respect of any inability to perform or to complete a transaction at a Terminal as the result, whether direct or indirect, of:
  - i) the inability of a Terminal to complete a transaction whether because it contains insufficient cash or for any other reason;
  - ii) a Terminal or any associated data processing system or transmission link not working properly;
  - iii) any circumstances beyond the control of AESEL, AEEL or the operator of the Terminal or its/their agents or sub-contractors;
  - iv) any other exceptions mentioned in this agreement.

- b) Neither AESEL, AEEL or any operator of a Terminal shall be under any liability to you in respect of any failure in the arrangements for settlement of transactions conducted at Terminals which are not the direct result of their act or omission.

**8. Foreign Exchange Regulations**

It is your responsibility to ensure that you comply with all applicable exchange control regulations which may be issued from time to time and that in using the facilities offered under the Service you do not exceed any limits which may apply to you.

**9. Withdrawal or Modification of Services**

AEEL and/or the operators of Terminals may at any time add to, modify, suspend or withdraw any or all of the facilities available under the Service without prior notification to you.

**10. Termination of Agreement**

- a) AEEL may withdraw your right to participate in the Service or to use any Terminal at its absolute discretion at any time, without giving you prior notice.
- b) You may terminate your participation in the Service at any time by giving notice to AEEL in writing and ceasing to use the Terminals.
- c) Termination of the Agreement will not affect your liability for the amount of Transactions which remain unpaid at termination.

**11. Variation of Agreement**

AEEL may change this Agreement at any time and inform you accordingly. You will be considered to have accepted the changes if you then continue to conduct transactions under the Service. If you do not wish to accept any change you should cease to use the Terminals and give AEEL notice in writing in accordance with Clause 10(b) above.

**12. Privacy and Applicable Law**

- a) In order to ensure the efficient functioning of the Service it may be necessary to transfer, confidentially, information about your Card account and your transactions under the Service within the American Express Card Service worldwide and to make such information available to the organisations operating the Terminals at which you wish to conduct transactions.
- b) The operation of any Terminal is subject to all laws and regulations applicable in the location in which it is situated.
- c) This Agreement and matters arising out of your participation in the Service are subject to the laws of England.
- d) This Agreement is an addition to the terms and conditions on the agreement governing the use of the Corporate Card.

American Express Services Europe Limited  
Registered Office: Portland House, Stag Place, London SW1E 5BZ  
Registered Number: 1833139

American Express Europe Limited  
Amex House, Edward Street, Brighton BN2 2LP, UK  
(head office and branch address) FC11790  
Registered at Cardiff under brand no BR 897.  
Incorporated with limited liability and registered with the Secretary of State,  
Delaware, USA.

\* AEEL reserves the right to change fees at any time without prior notice.