

International Currency Gold Corporate Card

# Gold Corporate Card Application Form - Joint & Several

## Your company would like you to apply...

Your company would like you to apply for the American Express Corporate Card. By completing this form, you will be able to make use of the many practical benefits the Card provides, including:

- **Worldwide acceptance** at hotels, airlines, car hire agencies, restaurants and many other establishments.
- **Priority Pass<sup>6</sup>** – provides complimentary lounge access to over 450 business class lounges in over 260 airports, whatever the class of travel.
- **\$/€400,000 Business Travel Accident Benefit<sup>1</sup>** – whenever your travel tickets are charged to the Card.
- **Business Travel Inconvenience Benefit<sup>1</sup>** – benefit for flight delays, missed connections and lost or delayed luggage.
- **Global Assist** – practical help in a medical or legal emergency.
- **Express Cash<sup>2</sup>** – cash withdrawals from over 650,000 automated cash dispensers. To apply for this you will need to complete the Express Cash Enrolment form contained in this application.
- **Over 1,700 Travel Service Offices<sup>3</sup>** – global support and help in replacing a lost Card, making your travel bookings and last-minute itinerary changes.
- **Emergency Cheque Cashing<sup>4</sup>** – emergency cash service at most American Express Travel Service locations worldwide.

To apply for the Corporate Card, please complete all fields in and return this form to your Corporate Administrator for completion of the Company Declaration Section. There is no need to enclose any payment as the relevant annual fee for the Card will be billed to the first statement.

## Membership Rewards<sup>5</sup>

The Membership Rewards Programme accumulates valuable points for the Cardmember virtually every time the Card is used<sup>5</sup>. These points can then be redeemed for frequent flyer miles, hotel stays and many other rewards with our partners throughout the world. Because of the value of the benefits, enrolment with the Corporate Card is at your company's discretion.

[www.americanexpress.com/icc](http://www.americanexpress.com/icc)

## Checklist

### IMPORTANT Have you enclosed

- A completed application showing:
  - Applicant's Name
  - Date of Birth
  - Home Address
  - Individual Signature
  - Income
  - A True Certified copy\* of passport/Country I.D.
  - Mother's Family Name before marriage
  - Copy of utility bill showing present residential address

## Use of Personal Information

If a Corporate Card is issued to you, you also agree that American Express will:

- a) disclose information about you and your Card account to companies within the American Express group of companies worldwide (including other organisations who issue the Card), to any other party whose name or logo appears on the Card issued to you, to your employer or any other person authorised by you, to our suppliers and to organisations who accept the Card in payment for goods and/or services purchased by you, in order to administer and service your account, process and collect charges on it and manage the benefits or insurance programmes in which you are enrolled;
- b) use information about you and information about how you use your Card account (unless you ask us not to) to develop lists for use within the American Express group of companies worldwide (including other organisations who issue the Card) and other select companies in order that we or these companies may develop or make offers to you (by mail or telephone) of products and services in which you may be interested. The information used to develop these lists may be obtained from this application, from information on where and how you use the Card and from surveys and research (which may involve contacting you by mail or telephone) and information obtained from other external sources such as merchants or marketing organisations;
- c) exchange information about you and your Card account with credit reference agencies which may be shared with other organisations in assessing applications from you or members of your household for other credit facilities or for preventing fraud or tracing debtors;
- d) carry out further credit checks whilst any money is owed by you on your Card account (including contacting your bank or building society) and disclose information about you and your Card account to collection agencies and lawyers for the purpose of collecting debts on your Card account;
- e) carry out further credit checks and analyse information about you and charges on your Card account to assist in managing your account and authorising charges on it and to prevent fraud;
- f) monitor and/or record your telephone calls to us, either ourselves or by reputable organisations selected by us, to ensure consistent servicing levels (including staff training) and account operation; and
- g) undertake all of the above both within and outside the United Kingdom and the European Union.

If a Corporate Card is issued to you, we will send you details of how we protect your information. You will also be given the opportunity to have your name and address removed from any marketing programmes.

## \*Guidelines for Certification Requirements

### Who can certify your documentation?

An independent lawyer, accountant (with a recognised professional qualification), actuary, bank manager, member of the judiciary or a British Embassy official.

### What wording should the certification include?

- 'I certify that this is a true copy of the original document' (in English).
- The certifier must use an official stamp quoting company name and address (if applicable).
- Sign and clearly print their name.
- Date the certification.
- Indicate their position or official capacity on the copied document.
- Include the name of the regulating body of the certifier, if applicable.
- Include their registration number issued by the regulating body (if applicable).

1 American Express Services Europe Limited ("AESEL") makes various benefits available to Cardmembers. These benefits derive from contracts which AESEL has made with third parties which AESEL is free to amend, extend or terminate at its sole discretion. These benefits do not form part of AESEL's contract with you but AESEL will aim to inform you 30 days in advance of any changes to the available benefits which may be to your detriment. One of the benefits currently available is the benefit of contracts of insurance made between AESEL and certain insurers, including Business Travel Accident Benefit and Business Travel Inconvenience Benefit. You will lose these benefits if you cease to be a Cardmember. Exclusions apply. Full details of the insurance benefits currently available will be provided with your Card OR see Summary of Benefits for full details and requirements.

2 A fee of 4% of the amount withdrawn is charged on each Express Cash transaction. Minimum fee US\$/€10.

3 Not all services are available at all locations.

4 Subject to cash availability and local currency regulations.

5 Enrolment in Membership Rewards is free for the first year. After that, an annual fee will be payable, currently US\$/€35.25 (inc.VAT). Points cannot be earned on the following charges: Cash Advance, American Express Travellers Cheques purchases, Foreign Exchange and Express Cash transactions and other Account Charges.

6 Certain exclusions and eligibility limitations apply. Subject to American Express and provider terms and conditions.



## International Currency Gold Corporate Card Cardmember Agreement

### 1. Acceptance

- Before you sign or use the Card, please read this Agreement very carefully. The Card is issued by American Express Services Europe Limited from the United Kingdom.
- If you sign or use the card, you formally agree to the terms of this Agreement and the issuance of the Card and your acceptance and use of it will be governed by this Agreement.
- This Agreement binds both you and the Corporate Card Account Holder, who will be liable for charges as set out in paragraph 3(b).
- If you are prepared to be bound by this Agreement, please sign the Card immediately. You must use it only during the validity period embossed on the front of the Card.
- If you do not wish to be bound by this Agreement, please cut the card in half and return it to us, confirming you wish to cancel your card Account.

### 2. Definitions

- Throughout this Agreement the word "Card" means the American Express International Currency Corporate Card issued to you on a Corporate Card Account for the purpose of purchasing goods and/or services on behalf of your Company.
- The card specially issued in case of loss, theft, mutilation and non-arrival, is referred to as the "Replacement Card".
- The words "you" or "your" mean the Cardmember, that is, the person named on the enclosed Card. The Corporate Card Account Holder, referred to as "your Company" is the company, business or firm in whose name an account is held with us and who has authorised the issue of the Card to you. The words "we" and "us" refer to American Express Services Europe Limited or its successors.
- The word "Charges" means all amounts incurred by the use of the Card, all Card fees and any liquidated damages (referred to as "Late Payment Charges").
- Firms and organisations accepting the American Express Card for goods or services are referred to as "Service Establishments".

### 3. Card Use

- You are the only person who may use the Card bearing your name for Charges. The Card is issued to you solely for the purchase of goods and services on behalf of your Company.
- You as the Corporate Cardmember are responsible for all Charges billed to your account. All business Charges are to be reported to the Company for expense report processing in accordance with Company policy. All business Charges billed to the Corporate Card which are reimbursable by the Company will be paid by you or paid directly by the Company under the Company's expense procedures applicable to you. You, as the Corporate Cardmember, are accountable for any reimbursements and agree to remit such funds to us promptly. This Agreement has no effect on such procedures or your right to reimbursement or payment by the Company. To the extent that you, as the Corporate Cardmember, fail to honor any of the obligations under this Agreement, we reserve the right to collect any amount directly from you.
- You undertake not to re-sell or return for cash refund any goods, tickets or services obtained with the Card. You may however, return goods or tickets to a Service Establishment for Credit to your Card Account if the Service Establishment permits such returns.
- If you use the Card to buy insurance, you empower us to pay premiums on your behalf and you undertake to repay us accordingly. You must tell us in writing if you wish to stop. Any refund premiums must be treated as returned in accordance with paragraph 3(c).
- We may, in our absolute discretion and without prior notice, refuse any request for authorisation of any particular Charge or Charges.

### 4. Billing

- A monthly statement will be sent either to you, or your Company depending on which billing system is in operation. All such statements must be settled in accordance with section 6 of this Agreement.
- Whoever receives the statement, both you and your Company remain liable in accordance with section 3(b) above.
- You must tell us immediately of any changes in your billing address.
- All annual or other fees associated with Cardmembership are not refundable.

### 5. Charges in Currencies other than the Billing Currency

For International Euro Corporate Cardmembers: If you make a purchase in a currency other than Euro, that Charge will be converted into Euro. The conversion will take place on the date the Charge is processed by American Express, which may not be on the same date which you made your Charge as it depends on when the Charge was submitted to American Express. If the charge is not in U.S. Dollars, the conversion will be made through U.S. Dollars, by converting the U.S. Dollar amount into Euro. If the charge is in U.S. Dollars, it will be converted directly into Euro. 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 prior business day, increased by a single conversion commission of 2.0%. 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.

For International Dollar Corporate Cardmembers: If you make a Charge in a currency other than U.S. Dollars, that Charge will be converted into U.S. Dollars. The conversion will take place on the date the Charge is processed by us, which may not be the same date on which you made your Charge as it depends on when the Charge is submitted to us. 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 prior business day, increased by a single conversion commission of 2.5%. 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. Payment

- All Charges are due for payment in full, in your billing currency, immediately upon receipt of your monthly statement.
- Any payment made in another currency, if accepted by us, is converted into your billing currency. For the International Dollar Corporate Card: Cheques drawn on accounts not held in the USA, UK or Switzerland, or which are not in US dollars, will incur a handling fee. For the International Euro Corporate Card: Cheques drawn on accounts not held in the UK, Switzerland or countries in which the euro is the official currency, or which are not denominated in euros may incur a handling fee. In either case you may be charged conversion and/or collection costs.
- We may, at our discretion, accept late or partial payment described as being payment in full or payment in settlement if a dispute. But in doing so we do not lose or consent to vary any of our rights under this Agreement or under the law.
- We may charge you Late Payment Charges on the overdue balance of ninety nine dollars/euros (US\$/€99) or over, monthly in arrears at the following rates:
  - at 40 days from the first day of billing, 2% of all outstanding sums which are at least 30 days overdue subject to a minimum charge of ten dollars/euros (US\$/€10);
  - at 60 days from the first day of billing and thereafter calculated and applied monthly, 2.5% of all outstanding sums which are at least 60 days overdue subject to a minimum charge of twenty five dollars/euros (US\$/€25).
- If your Card is 60 days overdue for payment, your Card will be suspended and may be cancelled.
- We may charge you and your Company with our full costs incurred in respect of any cheque sent to us by you or on your behalf, any direct debit which is not honoured in its full amount and in respect of any reference of your account to a third party collector.
- We may charge you or your Company for providing any additional goods or services.

### 7. Queries

- If you have any questions about the monthly statement you must tell us immediately.
- Unless required by law, we are not responsible for goods and services charged to the Card. In all circumstances, we must be paid the full amount shown on the monthly statement. Any dispute should be settled directly with the Service Establishment concerned. Once you have properly incurred a Charge on the Card Account, we are obliged to pay the Service Establishment. The charge can only be subsequently cancelled or withdrawn with the agreement of the Service Establishment.

- We accept no responsibility for the failure of a Service Establishment to accept the Card, or for any loss or damages arising from the manner of the Card's acceptance.

### 8. Dispensing Machines

If you use the Card in an automated dispensing machine for the provision of goods and services, we accept no responsibility for any loss, whether direct or consequential, that you may suffer, but we will repay any amount incorrectly debited to your bank account. If you enrol in the Express Cash Service your use of this facility will be governed by a separate agreement but at all times you and your Company shall be jointly and severally liable for all transactions and charges in connection with such use.

### 9. Lost Cards

- You must tell us immediately if the Card is lost, stolen, mutilated or not received when due. You must also tell us if you suspect that the Card is being used without your authorisation.
- You are liable for any unauthorised use of the Card issued to you to the extent permitted by law.
- However, once you have told us of its loss, non arrival or misuse, orally or in writing, your liability is limited to a maximum of fifty US dollars or euros (\$50/€50) up to the moment of reporting, providing the Card has not been used by a person who acquired possession of it with your consent. After we have been effectively notified, your liability for any subsequent use of the Card, other than by you or with your authority, will cease.
- If the Card reported missing is subsequently retrieved, you must not use it. The Replacement Card and subsequent renewals of it, must instead be used. The retrieval of the original Card must be immediately reported to us and it must be cut in half and returned to us.
- You will give us all the information in your possession as to the circumstances of the loss, theft or misuse of the Card and we may disclose as we deem necessary any information we consider relevant.

### 10. Renewal

- We will renew the Card or Replacement Card before the expiry of the current Card. We will bill Card renewal fees annually.
- We will continue to renew the Card in this way until you or your Company ask us to stop.

### 11. Card Cancellation

- The Card remains our property and you must return it to us on demand. We may revoke your right to use it entirely or in respect of a particular transaction at any time at our absolute discretion and without giving you notice.
- We may list cancelled Cards in our Cancellation Bulletin, or otherwise inform Service Establishments of such cancellation. If a Service Establishment at our request asks you to surrender the Card, you must do so.
- The Card may be cancelled at the request of either you, or your Company.
- You must not use the Card after cancellation or expiry. We will charge to the Card Account any Charges arising from the use of the Card by you, or with your authority, after cancellation or expiry.
- We may cancel the Card issued to you where you may not have used it for a period of at least 12 months. If we do so, we will notify you at least 30 days prior to cancellation.

### 12. Change of Agreement

- We may change this Agreement at any time and inform you accordingly. We will consider you have accepted the changes if you keep or use the Card thereafter.
- If you do not accept such changes, you may terminate this Agreement by cutting the Card in half and confirming to us your wish to cancel the Card Account in writing. Please do not return the destroyed Card to American Express. You and your Company remain liable for all Charges (including fees) made up to the date of termination.

### 13. Privacy

American Express will:

- disclose information about you and your Card account to companies within the American Express group of companies worldwide, to any other party whose name or logo appears on the card issued to you, to your employer or any other person authorised by you, to our suppliers and to organisations who accept the Card in payment for goods and/or services purchased by you in order to administer and service your account, process and collect charges on it and manage any benefits or insurance programmes in which you are enrolled;
- use information about you and information about how you use your Card account (unless you ask us not to) to develop lists for use within the American Express group of companies worldwide and other select companies in order that we or these companies may develop or make offers to you (by mail or telephone) of products and services in which you may be interested. The information used to develop these lists may be obtained from the Card Application, from information on where and how you use the Card and from surveys and research (which may involve contacting you by mail or telephone) and information obtained from other external sources such as merchants or marketing organisations. If you prefer not to receive offers of relevant products and/or services, please write to American Express Services Europe Limited, FREEPOST Department 77, Brighton, United Kingdom BN88 1AH. Please provide your full name and Corporate Cardnumber;
- exchange information about you and your Card account with credit reference agencies which may be shared with other organisations in assessing applications from you or members of your household for credit facilities or for preventing fraud or tracing debtors;
- carry out further checks and analyse information about you and charges on your Card account to assist in managing your Card account and authorising charges on it and to prevent fraud;
- monitor and/or record telephone calls to or from you, either by ourselves or by reputable organisations selected by us, to ensure consistent servicing levels (including staff training) and account operation; and
- undertake all of the above within and outside the United Kingdom and the European Union. This includes processing your information in the USA, in which data protection laws are not as comprehensive as in the European Union. When you travel or make foreign purchases by mail, telephone or electronic mail, American Express may also disclose to or access your information in other countries outside the European Union, in which data protection laws may not be as comprehensive as in the European Union. However, American Express has taken appropriate steps to ensure the same level of protection for your information in the USA and other countries as there is in the European Union.

We use advanced technology and well-defined employee practices to help ensure that your information is processed promptly, accurately and completely. If you ask, we will tell you what information we hold about you and provide it to you in accordance with applicable law. There may be a charge for this, as permitted by law.

If you believe that any information we hold about you is incorrect or incomplete, you should write without delay to American Express Services Europe Limited Data Protection Office, PO Box 2007, Amex House, Edward Street, Brighton, United Kingdom BN88 1AH. Any information which is found to be incorrect or incomplete will be corrected promptly.

We keep information about you only for so long as is appropriate for the above purposes or as required by applicable law.

### 14. Exchange Control

You agree to comply with all applicable exchange control regulations which may be used from time to time.

### 15. Taxes

We will automatically add any applicable annual government tax on cards to your account.

### 16. Applicable Law

This Agreement and all matters arising out of the issue or use of the Card are subject to the law of England. You agree however that we may conduct collection proceedings in any jurisdiction in which you may be resident from time to time.

International Currency Gold 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) The defined terms used in the Cardmember Agreement will be used with the same meanings in this Agreement, unless otherwise specified.
- e) 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 fourteen day period is US\$/€500 (US\$/€1,000 every seven days with the International Currency Gold Corporate 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) For International Euro Corporate Cardmembers: If you make a Charge in a currency other than Euro, that Charge will be converted into Euro. The conversion will take place on the date the Charge is processed by AESEL, which may not be on the same date 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 U.S. Dollar amount into Euro. If the charge is in U.S. Dollars, it will be converted directly into Euro. 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 2.0%. 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. For International Dollar Corporate Cardmembers: If you make a Charge in a currency other than U.S. Dollars, that Charge will be converted into U.S. Dollars. 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 is submitted to AESEL. 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 2.5%. 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.
- b) Each time you make an Express Cash transaction you will be charged 4% of the value withdrawn with a minimum charge of US\$/€10.

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

- a) You are the only person entitled to use the Card or PIN issued to you and you must take reasonable measures to stop anyone else using them. You must take proper care to ensure that the Card, Card details and PIN are safe. You must follow our instructions about using the Card, Card details and PIN and about keeping them safe. You must keep your PIN secret at all times. You must not keep a note of your PIN on the Card itself or on anything else you usually keep with the Card. You must not write down your PIN. 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.

- b) If you act fraudulently, you will be responsible for all losses on your account. If you act without reasonable care, and this causes losses, you may be responsible for them.
- c) Unless we can show that you have acted fraudulently or without reasonable care, your liability for the misuse of the Card will be limited as follows: (i) if someone other than you uses the Card, before you tell us it has been lost or stolen or that someone other than you knows the PIN, the most you will have to pay is US\$/€50; (ii) if someone other than you uses the Card details without your permission, and the Card has not been lost or stolen, you will not have to pay anything; and (iii) if the Card is used before you have received it, you will not have to pay anything.

## 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 Card.

American Express Services Europe Limited  
Registered Office: Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX  
Registered in England and Wales with number: 1833139  
American Express Europe Limited  
Amex House, Edward Street, Brighton BN88 1AH, UK  
(registered 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.