



**MAKE
SURE YOUR
PURCHASING
POWER**

**IS AS
STRONG
AS YOUR
IDEAS.**



Corporate
Program
For Startups

DON'T
do business
WITHOUT IT™

LET'S GET GOING

The American Express® Corporate Program for Startups¹ is specifically designed for people like you and ideas like yours. It brings you big spending power, helping you walk into any setting with the confidence to say yes.

It's how you make things happen *now*, and it's built on three principles:



1

BIG IDEAS DESERVE BIG SPENDING POWER

- Spending power is tied to your linked business bank account.
- No personal guarantee or impact on your credit score.

2

GET STARTED AND GET AHEAD

World-class service and 24/7 support.

3

SEE REWARDS FOR YOUR HARD WORK

Get the premium benefits plus travel tools and perks you've earned.

**MAKE SURE
YOU'VE GOT
BACKING THAT
MOVES YOU
FORWARD**

[Terms and Conditions](#)



SPENDING POWER BASED ON CASH IN THE BANK, NOT TODAY'S SALES

The American Express Corporate Program for Startups offers dynamic spending capacity of up to 10% of the balance in your linked business bank account.

Minimum \$2 million bank account balance. Dynamic spending capacity is not fixed. It adjusts with your bank account activity, spending and other factors. For spending capacity of \$1 million or more, we may require additional financial information.



INVEST IN BUSINESS WITHOUT AFFECTING YOUR PERSONAL CREDIT

Get the option of Full Corporate Liability² with no personal credit score impact, no personal guarantee, and no security deposit. So you can use your Card without putting your personal credit rating on the line.



TAKE YOUR BUSINESS WHEREVER YOU WANT TO GROW

This flexible program scales with your business, so you get financial strength on day one, with the full backing of American Express through every phase of growth.

THE AMERICAN EXPRESS® BUSINESS APP³



Get rid of the hassle of managing expenses with an app that lets employees access Card usage details, instantly upload receipts for expense reporting, and view all of their benefits in one place.

ALL THE ANSWERS, ALL THE TIME



Get 24/7 access to American Express Customer Care Professionals who can answer your questions and guide you through onboarding and throughout your program.

PROVEN PERFORMANCE



Balance a program designed for start-up speed with the proven stability of American Express, so you get the service and backing to take your business wherever you want it to go.

MAKE SURE YOUR STARTUP HAS THE STRONGEST SUPPORT

MAKE SURE YOU GET PREMIUM PERKS



FLEXIBLE REWARDS

Choose the Membership Rewards^{®4} program that works best for your company, whether it's by putting the points back into your business or giving employees the ability to redeem them individually. Choose from merchandise, air travel, hotel stays, and more.



EXCLUSIVE ACCESS

Feel like a VIP with complimentary access to The American Express Global Lounge Collection^{®5}, Fine Hotels and Resorts[®] program⁶, Global Dining Collection⁷, and more.



TRAVEL EXTRAS

Keep travelers happy with perks like Fee Credit for Global Entry or TSA PreV^{®8}, Global Assist[®] Hotline⁹, Business Travel Accident Insurance¹⁰, and more.

MAKE SURE YOUR CORPORATE CARD STANDS OUT LIKE YOUR STARTUP

To find out more, or to sign up for the American Express Corporate Program for Startups, contact your American Express Account Representative.



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Terms and Conditions

- 1 **American Express Corporate Program for Startups:** Eligibility for the American Express Corporate Program for Startups is determined by American Express in its sole discretion based on creditworthiness and other factors. Applicants will be required to set up automatic payments and to provide American Express with ongoing access to view one or more of the company's business bank accounts, which American Express will use to help determine spending capacity.
- 2 **Full Corporate Liability:** With full corporate liability, the company in whose name the Corporate Program was opened (and not the individual Card Members) is liable for all amounts due in connection with that Corporate Program, including, without limitation all charges made using any card, account access device or other payment device issued under that Corporate Program.
- 3 **American Express Business App:** The American Express® Business App is available with American Express Business and Corporate Cards. Functionality may differ based on Card product or program. American Express is not responsible for the completeness or accuracy of receipts displayed. Receipts will be stored until the earliest of the following: (1) seven years from the end of the calendar year that the receipt was uploaded or (2) the date that your online account is closed. American Express reserves the right to delete or purge receipts for any reason in its sole discretion, with or without notice. The Amex® Business App is available on the App Store® and Google Play™. Apple, the Apple logo and iPhone are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.
- 4 **Membership Rewards:** Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo.

Corporate Membership Rewards Program: Enrollment in the Corporate Membership Rewards program is required. Only the American Express® Corporate Green Card, American Express® Corporate Gold Card, and Corporate Platinum Card® from American Express are eligible to enroll in the Corporate Membership Rewards program. The Program Administrator is charged a \$90 annual enrollment fee for each enrolled Corporate Green and Gold Card Member. A program fee is not applied for the Corporate Platinum Card®. Get one Corporate Membership Rewards point for every dollar of eligible purchases charged on enrolled American Express® Corporate Cards. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. If the Corporate Card Member is transferring from an existing Membership Rewards program to the Corporate Membership Rewards program, the Card Member will have 30 days to use any existing Membership Rewards points before they are forfeited.

The redemption value of Corporate Membership Rewards points varies according to how you choose to use them.

For the full terms and conditions for the Corporate Membership Rewards® program please visit americanexpress.com/corporatemrterms for more information. Participating Corporate Membership Rewards partners, available rewards, and point levels are subject to change without notice.

Terms and Conditions

5 Global Lounge Collection

The Centurion® Lounge: Corporate Platinum Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Corporate Platinum account are not eligible for complimentary access. Card Members may bring up to two (2) companions into The Centurion Lounge. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

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American Express International Lounges: Corporate Platinum Card Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Card Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Corporate Platinum Card Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

In some Lounges the Corporate Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit www.americanexpress.com/findalounge.

Delta SkyClub: The Corporate Platinum Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs.

For the most current Delta Sky Club access and pricing policy, please visit Delta.com/skyclub. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit Delta.com/skyclub.

Terms and Conditions

Airspace: This benefit is available to Corporate Platinum Card Members. Card Member must present his or her valid Card, government-issued I.D. and confirmed boarding pass for same-day travel. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member may bring up to two companions into the club as complimentary guests per visit. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

Priority Pass Select: These Terms and Conditions govern Corporate Platinum Card Members' participation in and use of the Priority Pass™ Select program. Priority Pass is an independent airport lounge access program. At any visit to a Priority Pass Select lounge that admits guests, you may bring in two guests for no charge. After two guests, you will be automatically charged the guest visit fee equal to the guest visit fee of the Priority Pass Standard program for each additional guest. Some lounges do not admit guests. By enrolling in Priority Pass Select, you agree that you will be responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge. Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Corporate Platinum Card Members whose Card account is not cancelled may access participating Priority Pass Select lounges by presenting your Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10–14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. Please note, Additional Gold Card Members are not eligible for membership.

Escape Lounges: This benefit is available to Corporate Platinum Card Members. Card Members receive complimentary access to any US location of the Escape Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to two companions as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change

- 6 **Fine Hotels & Resorts:** Valid only for new Fine Hotels & Resorts bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, americanexpress.com/fhr, any American Express Travel offices or the Agency Services Desk. Payment must be made in full with an American Express Card in the Platinum Card Member's or Centurion® Member's name. Available for Platinum Charge Card Members and Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also Platinum Charge Card Members. Card Member must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided, with the exception of explora Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Member will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Members final statement upon check-out. Benefit restrictions vary by Fine Hotels & Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels & Resorts special amenity during your stay. Benefits are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating Fine Hotels & Resorts properties and benefits are subject to change.

Terms and Conditions

- 7 **Global Dining Collection:** Reservations are based on a first-come, first-served basis. In the event of a reservation cancellation, the Card Member will be subject to the restaurant's cancellation policy, which will be communicated to the Card Member by Concierge at the time of booking. Concierge is not responsible for informing the restaurant of your dietary restrictions or for the restaurant being able to accommodate the restrictions; we do ask that you provide this information directly to the restaurant.
- 8 **Fee Credit for Global Entry or TSA PreV®:** The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card® Members, Corporate Platinum Card® Members and Business Platinum Card® Members, and (iii) Centurion® Card Members. The benefit is also available to Additional Card Members on eligible Consumer and Business Platinum and Centurion Card accounts. To receive the statement credit, Additional Card Members must charge the application fee to the eligible Additional Card account. Card Members are eligible to receive statement credit every 4.5 years for the application fee for TSA PreV® and every 4 years for Global Entry when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA PreV®) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA PreV®. However, Card Members can receive only an \$85 credit or a \$100 credit (but not both) depending upon the program the Card Member first applies for, for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA PreV®, and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA PreV® Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA PreV®) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA PreV®) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years (for Global Entry) or 4.5 years (for TSA PreV®), even if the original application is rejected.

Membership for Global Entry or TSA PreV® is per person, and a separate application must be completed for each individual.

For additional information on the Global Entry or TSA PreV® programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.cbp.gov/travel/trusted-traveler-programs/global-entry for Global Entry and www.tsa.gov for TSA PreV®. The Global Entry or TSA PreV® programs are subject to change, and American Express has no control over those changes.

The statement credit benefit applies to the Global Entry or TSA PreV® programs only. Other program applications including, but not limited to, NEXUS, SENTRI, and Privium are not eligible for the statement credit benefit.

Please allow up to 8 weeks after the qualifying Global Entry or TSA PreV® transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA PreV® purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active through the time of statement credit fulfillment.

Global Entry Fee Credit Option: Global Entry is a CBP program that allows expedited clearance for pre-approved, low-risk international travelers upon arrival in the United States. Global Entry membership also includes access to the TSA PreV® program with no additional application or fee required. If a Card Member applies separately for TSA PreV® with the same eligible Card, the TSA PreV® application fee is not eligible for a statement credit.

To receive the \$100 Global Entry statement credit, Card Members must pay for the \$100 Global Entry application fee with an eligible Card. Additional Cards on eligible Consumer and Business accounts are also eligible for the \$100 statement credit. To receive the statement credit, the Global Entry application fee must be charged on the eligible Additional Card. Global Entry members can opt-in to TSA PreV® by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively, Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking. If approved, membership into the Global Entry program is valid for 5 years and subject to the program's terms and conditions. You must re-apply for the Global Entry program every five years for continuous benefits.

Terms and Conditions

TSA PreV® Fee Credit Option: TSA PreV® is an intelligence-driven risk based program managed by TSA that allows low-risk travelers to experience faster, more efficient screening at participating U.S. airport checkpoints for domestic and international travel. The TSA PreV® application program is a DHS Trusted Traveler program. TSA began accepting TSA PreV® applications on Wednesday, Dec. 4, 2013. Enrolling in TSA PreV® does not guarantee selection for expedited screening each time a passenger travels.

To receive the \$85 TSA PreV® statement credit, Card Members must pay for the \$85 TSA PreV® application fee with an eligible Card. Additional Cards on eligible Consumer and Business Card accounts are also eligible for the \$85 statement credit. To receive the statement credit, the TSA PreV® application fee must be charged on the eligible Additional Card. If approved, Membership into the TSA PreV® program is valid for 5 years and subject to the program's terms and conditions.

- 9 **Global Assist® Hotline:** While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers.

For full Terms and Conditions, see americanexpress.com/GAterms

Premium Global Assist® Hotline: While Premium Global Assist Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members may be responsible for the costs charged by third-party service providers. Premium Global Assist Hotline may provide emergency medical transportation assistance at no cost if approved and coordinated by Premium Global Assist Hotline.

For full Terms and Conditions call 1-800-345-AMEX or see americanexpress.com/GAterms.

- 10 **Business Travel Accident Insurance:** This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself. This insurance is provided to American Express Corporate Cards and Business Travel Accounts in US and US Global Dollar Card programs. Notwithstanding the above, a Client may have negotiated a different benefit amount.