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AMERICAN EXPRESS CORPORATE CARD PROGRAM

1.0 General Information for UNB Fredericton and UNB Saint John

1.1 Agreement

The information below is based on a Letter of Agreement between the University of New Brunswick (UNB) and AMEX Bank of Canada. The content is subject to change without notice.

1.2 Contact Information

To obtain information regarding the AMEX Corporate Card contact:

Keri Regier

Financial Services

UNB

Phone: 506-453-4619

Fax: 506-452-6337

E-mail: kregier@unb.ca

2.0 Membership Requirements

2.1 Application

To apply for membership, you must be a continuing full time University of New Brunswick employee.

Authorization

UNB-AMEX applications must be signed/approved by the appropriate Dean, Director, or Department Head.

Completed applications must be forwarded to the appropriate University Campus Representative as follows:

UNB Fredericton:

Keri Regier

Financial Services

UNB Saint John:

Sue Allen

Financial & Administrative Services

2.2 Processing Time

Allow 10 to 15 working days for processing of applications.

2.3 Card Distribution

New and replacement AMEX Corporate Cards may be picked up from Keri Regier, Financial Services, UNB Fredericton or Sue Allen, Financial & Administrative Services, UNB Saint John.

Replacement of lost or stolen cards during out of province/country travel will be forwarded to the nearest AMEX location.

2.4 Terms and Conditions

New members must agree to and sign the UNB/Amex Bank of Canada membership terms and conditions before receiving their card.

3.0 Membership Fee

3.1 Annual Fee

To encourage use of the services available through the AMEX Corporate Card program, the annual \$5 AMEX Corporate Card membership fee will be paid by the campus associated with the employee's primary employment position.

4.0 Amex Cardholder Payments

4.1 Responsibility

Account payments are the responsibility of the member.

4.2 30 day time limit

AMEX account balances are due within 30 days.

4.3 Interest

Outstanding account balances are subject to interest. Overdue accounts of 90 days will result in automatic cancellation of membership by AMEX.

4.4 Overdue Charges

AMEX Corporate Card members are responsible for payment of overdue charges on their account.



5.0 Dishonoured/Incomplete Payments

5.1 Collection Costs

Unless prohibited by law, AMEX Bank of Canada may charge the members account \$20.00 to cover collection costs for dishonoured and/or incomplete payments.

6.0 Cancellation

6.1 Circumstances

The UNB / AMEX Bank of Canada agreement requires that an AMEX Corporate Card membership be cancelled in the following circumstances:

1. Employee Retirement
2. Termination of Employment
3. Lack of Payment within the 90 day period

6.2 Notification of employee termination

The employee's department/faculty is responsible for providing notification to the appropriate campus representative prior to an employee's termination date.

6.3 Notification - lack of payment

AMEX Bank of Canada will notify the Campus University Representative and the University Director of Financial Services of membership cancellation due to a lack of payment. The University reserves the right to notify the appropriate Dean, Director or Department Head.

7.0 Lost or Stolen Cards

7.1 Notification of lost card

AMEX Corporate Card members must notify AMEX Bank of Canada immediately upon discovery of the loss, theft or unauthorized use of a card. The card member will be legally responsible for the unauthorized use of their AMEX Corporate Card, to the extent permitted by law, or \$50.00. The card member will not be responsible for unauthorized use, which occurred after verbal or written notification.

To report a lost or stolen card call toll free 1-800-268-2639

8.0 Automatic Banking Machine (ABM) Express Cash

8.1 Personal Identification Number

AMEX Corporate Card members receive a PIN number. For security the PIN number is mailed directly to the card member separately from the card.

8.2 Daily Limit

AMEX Corporate Card members may obtain \$1,000 daily, to a maximum of \$1,000 per month in express cash from an ABM.

8.3 Transaction Cost

A charge of \$1.00 per transaction plus 2% of the withdrawal amount will be charged. Transaction fees related to University travel are a reimbursable expense and may be submitted on a Travel Expense Claim Form.

8.4 ABM Express Cash – 30 day

To receive a cash advance, the card member account must be at a 30 day status.

8.5 ABM Express Cash – 60 day

Express Cash is suspended on card member accounts with a 60 day status. Once the full past due balance is paid express cash status is restored.

9.0 Car Rental - Theft and Damage Insurance

9.1 No fee coverage

AMEX membership includes no fee coverage against both damage to and theft of a rental car.

9.2 Limited coverage

Coverage is limited to most passenger cars and mini vans. Coverage does not extend to trucks, full size vans, and certain expensive or exotic vehicles, (ie. vehicles over \$65,000. in value).

American Express Corporate Card Program

9.3 Automatic coverage

Coverage is automatically activated whenever the AMEX Corporate Card member presents their AMEX Corporate Card to the rental car agency, and it is imprinted as the form of payment when the vehicle rented.

9.4 Declined coverage

Card members must decline the Collision Damage Waiver (CDW), Loss Damage Waiver (LDW), or similar coverage offered by the car rental agency.

9.5 Compulsory coverage

There are countries, (ie. New Zealand, Italy) that have compulsory insurance programs for rental cars, thus the card member does not have the option to decline the coverage. If this is the case, the American Express Card Rental Theft and Damage Insurance coverage will not apply.

9.6 Claims

All claims must be filed within 48 hours. The phone numbers are on the back of the AMEX Card.

9.7 Additional drivers

Additional drivers must be listed on the rental agreement.

10.0 Flight Delay and Baggage Delay Insurance

10.1 No fee coverage

Flight and Baggage Delay Insurance provides no fee insurance for travelers being transported by a common air carrier under two circumstances:

- Benefit payable to cover reasonable and necessary hotel, motel, or restaurant expenses when a card member's flight has been delayed for more than four hours or a cardholder is denied boarding on a ticketed flight and must wait more than four hours for an alternative flight.
- Benefit payable to cover reasonable and necessary emergency purchases (made within four days) of essential clothing and sundry items when a card member's baggage is lost by the airline and not delivered for more than six hours at the card member's outbound destination.

American Express Corporate Card Program

10.2 Maximum coverage

Flight and Baggage Delay Insurance will provide a maximum of \$500 benefit for either of the above two circumstances. Coverage is activated whenever a card member's air ticket is charged to a card member's AMEX Corporate Card.

10.3 Applicable coverage

Coverage is only applicable to the Individual AMEX Corporate Card when the ticket purchased corresponds to the card member's name.

11.0 Hotel/Motel Burglary Insurance

11.1 Maximum coverage

If the AMEX Corporate Card is used to book and fully pay for your hotel/motel room accommodation, you will be insured automatically with coverage up to \$500 for the replacement of your personal items (excluding cash) if your hotel/motel room is burglarized.

12.0 Travel Accident Insurance

12.1 No fee coverage

Travel Accident Insurance provides no fee accidental death and dismemberment insurance for travelers that charge their common carrier fare to their AMEX Corporate Card. This includes travel fares for air, train, or ship.

12.2 Maximum coverage

This insurance provides a maximum coverage of \$500,000. Coverage is activated whenever an air ticket (or other carrier ticket) is charged to an individual's AMEX Corporate Card.

12.3 Duration of coverage

Coverage continues up to 30 days from time of departure.

12.4 Applicable coverage

Coverage is only applicable to an individual's AMEX Corporate Card when the ticket purchased corresponds to the card member's name.

13.0 Automatic Flight Insurance

13.1 Optional fee coverage

Automatic Flight Insurance is an optional fee based insurance, which may be added to a individual AMEX Corporate Card at the request of the card member.

13.2 Card member responsibility

The card member is responsible for payment of this fee.

13.3 Pre-enrolment

A one-time pre-enrolment by the card member is required.

13.4 Premium

Once enrolled, a premium is automatically charged with each air ticket purchased.

14.0 Currency Charges outside Canada

14.1 Conversion

Charges in a currency other than Canadian dollars will be converted to Canadian dollars.

14.2 Conversion date

Conversion will take place on the date the charge is processed by AMEX Bank of Canada, which may differ from the date of purchase.

14.3 Conversion to US dollars

Charges in currencies other than US dollars will first be converted to US dollars and then to Canadian dollars.

15.0 Membership Rewards Program

15.1 Card member responsibility

AMEX card members may have the Membership Rewards Program added to your individual AMEX Corporate Card for a fee, by calling 1-800-716-6661. The fee is the responsibility of the card member and will not be reimbursed by UNB.



16.0 Application Form

16.1 Completion

Forwarded the completed, sign and approved form to the appropriate campus University representative.

16.2 Further information

Additional information about American Express may be found at:

www.americanexpress.ca

17.0 Appendix A – Sample of Application Form

Application for American Express Corporate Card Membership (Joint and Several)

COMPANY/INSTITUTION INFORMATION	
NAME OF COMPANY	EXISTING CONTROL NUMBER 3 7 3 3 - 3
HEAD OFFICE ADDRESS (Street, City, Province, Postal Code)	
EMPLOYMENT INFORMATION OF INDIVIDUAL REQUESTING CARD	
YOUR NAME (Write your name exactly as you want it to appear on the Card, limit of 20 characters including spaces)	
TITLE	DIVISION
DIVISION ADDRESS IF DIFFERENT FROM ABOVE (Street, City, Province, Postal Code)	
BUSINESS PHONE NUMBER	EMPLOYEE I.D. # COST CENTRE (if applicable)
PERSONAL INFORMATION	
HOME ADDRESS (Street, apt/unit/suite/City, Province, Postal Code)	
LANGUAGE PREFERENCE <input type="checkbox"/> ENGLISH <input type="checkbox"/> FRENCH	
DATE OF BIRTH	SOCIAL INSURANCE NUMBER (OPTIONAL) HOME TELEPHONE NUMBER
BILLING INFORMATION	
SEND MY MONTHLY STATEMENT TO <input type="checkbox"/> HOME ADDRESS <input type="checkbox"/> COMPANY ADDRESS	
YOUR SIGNATURES	
The applicant and the undersigned Company, through its authorizing officer (a) request that a Corporate Card be issued on the Company's account to the applicant, (b) agree to be jointly and severally liable for all charges incurred with the Corporate Card issued to the applicant, and (c) agree to be bound by the terms and conditions of the agreement received with the Corporate Card. I, the applicant, consent (a) to the collection, disclosure, use and processing of information about me by Amex Bank of Canada ("Amex Bank") and its affiliates and their respective agents and service providers, for purposes set out under "Use of Personal Information" below; (b) to the sharing or exchange of reports and information with credit reporting agencies, credit bureaus and/or any other person, corporation, firm or enterprise with whom I have or propose to have a financial relationship. I authorize these parties to give you the information. All field requirements <u>must</u> be completed to avoid processing delays	
X	
SIGNATURE OF APPLICANT	DATE
X	
SIGNATURE OF APPLICANT'S SUPERVISOR (if applicable)	DATE
X	
SIGNATURE OF AUTHORIZED COMPANY OFFICER*	DATE
PRINT NAME AND TITLE OF AUTHORIZING OFFICER	

* All applications require countersignature of a corporate officer to authorize the issuance of the Card, even if the same individual signs twice.

USE OF PERSONAL INFORMATION

In this section, "Card" means any credit, charge or payment card issued at any time by Amex Bank of Canada ("Amex Bank"). "Personal information" is any information which relates to an individual and allows that individual to be identified. We (Amex Bank, its affiliates and their respective agents and service providers) collect, disclose, use and process personal information about you ("Information"). (a) to consider initiating and to initiate, maintain and develop our relationship with you in connection with our offering and servicing of products and services; (b) to administer billing and accounting services and security measures in relation to your business with us; (c) (i) to monitor your purchasing history, and (ii) to evaluate your credit standing, if you provided your Social Insurance Number, we will use it to match credit bureau reporting agency information; (d) unless prohibited at the Company's request, to promote and to market products and services offered by Amex Bank, its affiliates (including Amex Canada Inc., a provider of travel related services), selected service establishments that accept the Card, including by means of direct marketing; (e) to comply with legal and regulatory requirements, and (f) to provide information to the Company and its affiliates and their respective services providers and agents. You may refuse or withdraw your consent under (d) at any time by calling 1-800-568-2639 or (905) 474-9380. Eight to ten weeks is generally required for your request to become completely effective as there may be promotions already in progress. This will not limit information we may send to you with your statements or information we may provide you when you contact us. From time to time, telephone calls are monitored to ensure account operation and quality of customer service. You agree that we, or reputable organizations selected by and acting for us, may from time to time monitor and/or record your telephone call with us in order to ensure consistent service levels and account operation.



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