



Global Risk and Compliance

Global Anti-Corruption

Meals, Gifts and Entertainment Guidelines

Effective January 23, 2024

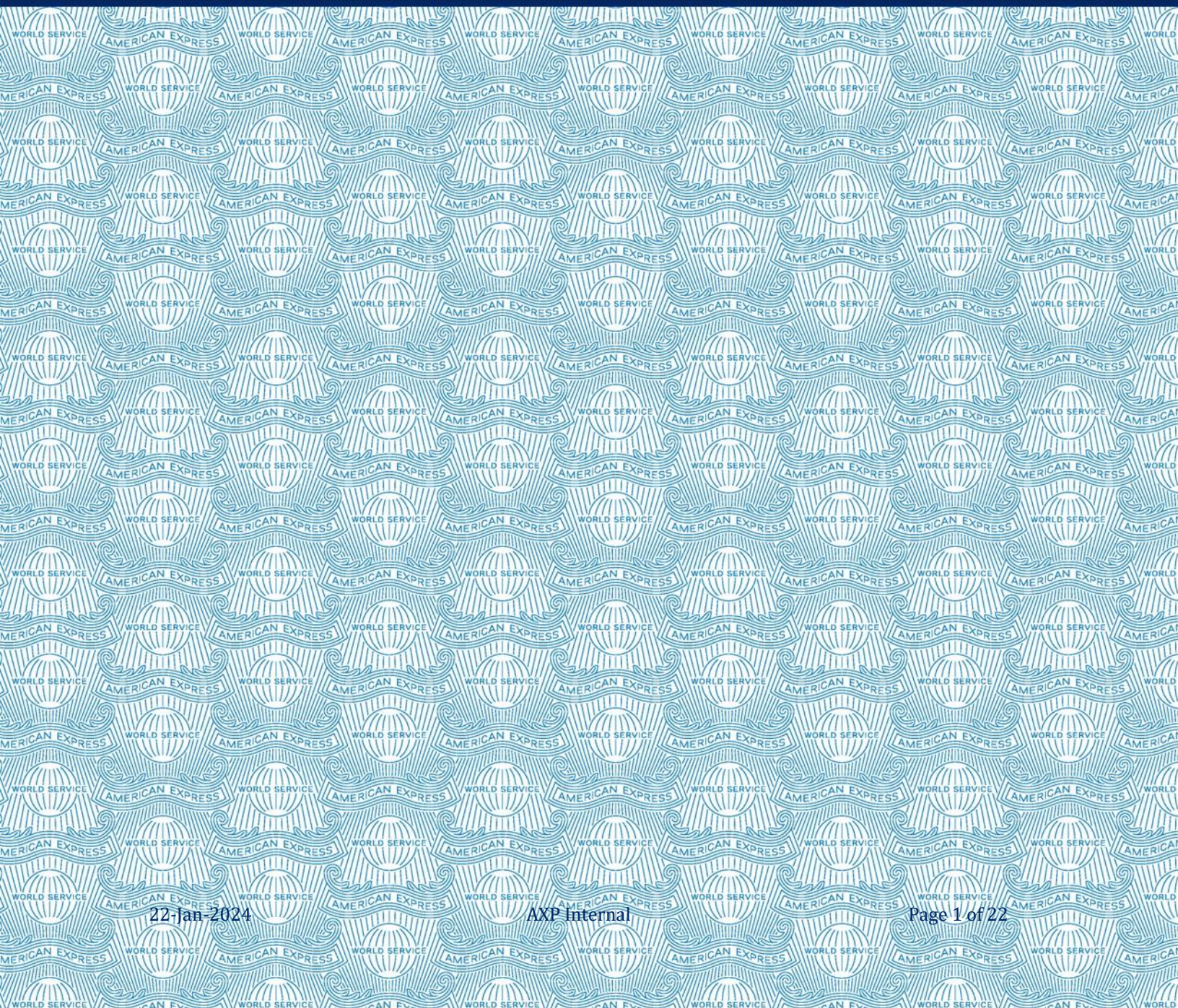




Table of Contents

1.0	OVERVIEW AND SCOPE.....	3
2.0	MINIMUM STANDARDS	3
2.1	Improper Influence	3
2.2	Local Laws	3
2.3	Request or Solicitation	3
2.4	Appropriate, Reasonable and Proportionate	4
2.5	Business Purpose and Documentation	4
2.6	Reputational Risk	4
2.7	Frequency.....	4
2.8	Provision of Gifts or Entertainment to U.S. Public Officials	4
2.9	Use of Personal Funds.....	4
3.0	REGISTRATION, APPROVAL AND BENEFITS-SPECIFIC RESTRICTIONS.....	4
3.1	Registration and Approval.....	5
3.2	Benefit Specific Restrictions.....	7
3.3	“Other” Benefits	9
3.3.1	Sponsorships & Sponsorship Assets	10
3.3.2	Transactions with Charities	10
3.3.3	Speaker Fees to Representatives of State-Owned Entities.....	10
3.3.4	Raffles or Sweepstakes	10
3.3.5	Service Recovery	10
4.0	EXCEPTIONS AND EXCEPTION REQUESTS.....	11
4.1	Amex Entertain – Exception Requests	11
4.2	Archer – Other Exception Requests.....	11
5.0	MONITORING AND TESTING	12
6.0	COLLEAGUE ACCOUNTABILITY	12
7.0	FREQUENCY OF REVIEW	12
8.0	OWNER AND CONTACTS	12
9.0	CHANGE HISTORY	13
	Appendix	15



1.0 OVERVIEW AND SCOPE

These Meals, Gifts, and Entertainment Guidelines (“Guidelines”) are issued under **American Express Management Policy (AEMP 06): Anti-Corruption**. As detailed in **AEMP 06**, giving and receiving certain corporate hospitality could violate applicable anti-corruption laws such as the US Foreign Corrupt Practices Act (“FCPA”), the Foreign Extortion Prevention Act (FEPA), and the UK Bribery Act (“Bribery Act”).

These Guidelines therefore set out minimum standards and requirements for meals, gifts, entertainment, events, travel, lodging, or other benefits of any kind given to or accepted from external parties. For these purposes, such external parties include both (1) government officials and employees of state-owned entities (“SOEs”)¹ and (2) private individuals and employees of non state-owned entities (“NSOEs”).

Note that benefits given under either Membership Rewards or a marketing program directed at a large group identified using specific criteria for promoting American Express products and services are outside the scope of these Guidelines. For further guidance, please refer to the **External Incentive Guidelines**.

2.0 MINIMUM STANDARDS

Once the below minimum standards are met, the benefits registration and approval process must be followed as set out in Section 3.0 of these Guidelines.

2.1 *Improper Influence*

American Express may not provide or accept benefits that are intended or could be perceived as intended to influence improperly a business decision. For example, lavish meals or gifts, extended trips, or lengthy hotel stays can be viewed as attempting to influence improperly an external party.

If American Express is bidding to obtain new or additional business or is in or about to enter into contract negotiations, giving benefits should be particularly scrutinized, as doing so may be perceived as attempting to influence improperly a business decision.

2.2 *Local Laws*

Any benefits given or accepted must also comply with applicable local laws. If the limits specified in local laws are more stringent, they will supersede the limits specified in these Guidelines. Market Compliance Officer (“MCO”) must inform Global Anti-Corruption if local laws are more stringent than the requirements set out in these Guidelines, and advise Global Anti-Corruption to customize local market benefit thresholds in Amex Entertain, so that they can meet local requirements. Markets with different thresholds will be listed in a [Market Level Threshold Addendum](#) to the Guidelines to be updated as needed and published on the [Global Anti-Corruption Square Page](#). If a market does not have MCO oversight, this market should be covered by the respective Line of Business Compliance Officer (“LOBCO”).

2.3 *Request or Solicitation*

American Express may not provide benefits if an external party has stated or implied that American Express would receive business or an advantage in exchange.

Similarly, American Express may not request or solicit benefits from an external party and state or imply that the external party may receive business or an advantage in exchange.

¹ See AEMP06 for the definitions of government officials and state-owned entities.



2.4 Appropriate, Reasonable and Proportionate

Any benefits American Express provides or accepts must be appropriate and consistent with the American Express Code of Conduct. The benefits must be reasonable under the circumstances and proportionate to the position of the giver and receiver.

American Express may not provide or accept any benefit that is:

- Lavish or excessive;
- Of unreasonable value; or
- Inappropriate (for example, adult entertainment or gambling).

2.5 Business Purpose and Documentation

American Express may only provide or accept benefits supported by a legitimate business purpose. Expenses related to benefits must take place through regular business processes, be supported by adequate documentation, and be transparent.

Documentation should be retained in accordance with relevant document retention policies.

2.6 Reputational Risk

American Express may not provide or accept benefits that expose the company to unacceptable reputational risk.

2.7 Frequency

American Express may not provide or accept benefits to or from any individual or entity with inappropriate frequency.

2.8 Provision of Gifts or Entertainment to U.S. Public Officials

Where American Express colleagues intend to provide a benefit of any amount to a US federal, state, or local official or employee, American Express colleagues must seek preapproval pursuant to **AEMP 27: Political Contributions, Lobbying Activities and Provision of Gifts or Entertainment to U.S. Public Officials**. An Amex Entertain submission may still be required, however, please contact the GCO contacts listed in AEMP 27 for GCO approval.

2.9 Use of Personal Funds

All of the prohibitions under these Guidelines apply to the use of the company's funds or funds from any other source, including personal funds, that may be used to provide a benefit on behalf of, or for the benefit of, the company.

3.0 REGISTRATION, APPROVAL AND BENEFITS-SPECIFIC RESTRICTIONS

Section 2 of these Guidelines describes the minimum standards for giving or accepting any benefits, regardless of value. This section of the Guidelines details the registration and approval requirements for specific benefits and the restrictions if there is heightened risk associated with a specific benefit.

MGE submissions are the responsibility of the colleague giving or accepting the benefits. Colleagues submitting Concur reimbursements should also ensure that their Concur submissions reconcile with any relevant MGE submissions. Please see the **Amex Entertain User Guide** on the [Global Anti-Corruption Square Page](#) for more details on how to make a submission. In addition, please ensure that your Amex



Entertain submission is accurate, it includes all external parties and related benefits (e.g., Entertainment + Meal), and actual expenses (e.g., Concur reimbursement and/or event invoice) match the approved benefits in Amex Entertain. If changes need to be made to the Amex Entertain submission, please ensure that they are made within the timeframes allowed.

Benefit Thresholds and Valuation

The benefit thresholds specified in these Guidelines are in U.S. Dollars and per person. If you are giving or accepting a benefit in a different currency, the local equivalent applies.

The value of the benefit must be documented in the Amex Entertain database ("Amex Entertain"). If the benefit does not have a face value (e.g., because you are accepting a benefit or the benefit is an asset derived from a sponsorship) you must document the approximate market value.

3.1 Registration and Approval

To help ensure that American Express maintains accurate books and records, all benefits to and from an external party require registration and approval in the [Amex Entertain database²](#), unless the benefit falls into the limited exemptions detailed below.

The following do not require registration and approval in Amex Entertain:

- Giving or accepting light refreshments valued at \$10 or under to or from government officials or SOEs;
- Giving or accepting meals to or from private individuals or NSOEs valued at \$250 or under;
- Giving or accepting gifts of nominal value to or from private individuals or NSOEs (nominal value would be approximately \$50 per person and includes items such as non-luxury pens, bags, or notepads bearing the American Express corporate logo);
- Giving gifts for a life event³ valued at \$100 or below to private individuals or NSOE or accepting a gift for a life event valued at \$100 or below from private individuals, NSOEs, SOEs or Government Officials.
- Giving or accepting flowers or perishables of reasonable value to or from private individuals or NSOEs, e.g., items that can be consumed and shared with co-workers like holiday gift baskets of food or candy;
- Giving or accepting webinar sessions or events at American Express facilities where no other benefits are exchanged or where additional benefits provided also fall within an exemption described in this section 3.1. Speaker fees for webinar sessions or events may require registration, see section 3.3.3 for further guidance; or
- Giving benefits valued at \$250 or under to contractor-employees.⁴

² This includes expenses submitted for reimbursement through Travel/Expense (Concur) and Meeting Management that involve benefits to an external party.

³ Life events include a birth or adoption of a child, wedding, birthday, or compassionate event (e.g., death or serious illness).

⁴ Contractor-employees are individuals who are essentially doing the work of regular employees (e.g., analysts) on behalf of American Express. These individuals would typically have access to American Express systems, e.g. laptops, access to buildings, policies and procedures, and training.



Please note that for benefits that are exempt from registration by themselves, if they are additional benefits given in conjunction with other benefits that require submission, then they must also be included in the submission.

Registration

Registration in Amex Entertain for **giving benefits** must be completed prior to the offering or giving the benefit to an external party. No PII, including card details or restricted/secret documentation should be entered or uploaded to Amex Entertain.

Markets with **stricter restrictions** are listed in the [Market Level Threshold Addendum](#) published on the [Global Anti-Corruption Square Page](#). Consult with your LOBCO/MCO and/or Global Anti-Corruption if you have any questions.

Please note that if your market has a stricter Market Level Threshold, the 30 day grace period may not apply. Please review the [Market Level Threshold Addendum](#) for more information.

Where applicable, there is a limited exception for the meals listed below, which should be made in advance if possible, but in any event no later than 30 days after the meal was given:

- Meals to SOEs valued at \$100 or under; or
- Meals to NSOEs that exceed \$250.

Registration in Amex Entertain for **accepting benefits** must be completed in advance. Where applicable, there is a limited exception for the following benefits, which should be made in advance if possible, but in any event no later than 30 days after the benefit was received:

- Meals from SOEs valued at \$250 or under;
- Meals from NSOEs that exceed \$250;
- Gifts from any external party;
- Entertainment from NSOEs valued at \$500 or under; or
- Events from NSOE valued at \$1,000 or under.

Approval

The level of approval required depends on the benefit type, the external party⁵, the cost of the benefit, and any deviations from these Guidelines. All approvals will be granted within the Amex Entertain database. See Section 4 for any exceptions from these Guidelines and related request processes.

Giving/Accepting to or from an SOE:

Giving or accepting any benefit to or from an SOE, with the exception of light refreshments as outlined above, requires approval from Compliance, which can include MCO/LOBCO approval or MCO/LOBCO

⁵ It is important to know if the external party you are giving or accepting the benefit to or from is considered a government official/SOE or a private individual/NSOE. To categorize the external party, due diligence (SOE analysis) may need to be conducted. Please contact your MCO or LOBCO if you need assistance. MCO/LOBCO can find the *SOE Analysis Guide* on the [Global Anti-Corruption Square Page](#) for reference. MCO/LOBCO can also contact Global Anti-Corruption at anti.corruption@aexp.com for further guidance.



and Global Anti-Corruption Approval. If you are B40 or below, B45+ business leader approval is also required. Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption. See Appendix for a draft copy of the transparency letter.

Giving/Accepting to or from an NSOE:

Giving or accepting any of the following benefits to or from an NSOE requires approval from Compliance, which can include MCO/LOBCO approval or MCO/LOBCO and Global Anti-Corruption Approval. If you are B40 or below, B45+ business leader approval is also required. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption. See Appendix for a draft copy of the transparency letter.

- Meals that exceed \$250;
- Entertainment that exceeds \$500;
- Gifts that exceed \$500; or
- Events that exceed \$1,000.

Where B45+ and Compliance approval is required, prior approval must be obtained, except where a submission can be made within 30 days of giving or receiving the benefit as outlined in the Registration section above.

Submissions that require Compliance approval must be reviewed by MCO/LOBCO and Global Anti-Corruption, where required, in a timely manner and in accordance with these Guidelines.

3.2 Benefit Specific Restrictions

This section details benefits that are restricted. Such benefits may present a higher risk, and any registration of a restricted benefit in Amex Entertain will result in a rejection or require an exception.

In some circumstances, where sufficient controls and mitigation can be presented, exceptions may be granted to proceed with the restricted benefit. All exceptions to restricted benefits must be granted via the exception process detailed in section 4.0.

As per section 2.2, benefits given or accepted must also comply with applicable local laws. If the limits specified in local laws are more stringent, they will supersede the limits specified in these Guidelines. Markets with different thresholds are listed on the [Market Level Threshold Addendum](#) published on the [Global Anti-Corruption Square Page](#) and are updated as needed.

Meals and Refreshments

Meals must be attended by the American Express colleague and the external party; otherwise, it should be registered as a gift.

Giving of the following meals is restricted, absent authorization through the exception process:

- For a regulator or government auditor when actively engaged in an audit or review, a meal of any value or any refreshments over \$10;



- For a government official or SOE, a meal valued above \$100 or not directly related to the promotion, demonstration, or explanation of American Express products and services;
- Giving a meal to the Plus One of a government official or SOE; or
- Giving to or accepting from the same individual more than 3 times in a 6-month period.

Gifts

Gifts to external parties should bear the American Express logo and be purchased through Global Supply Management, whenever possible. Colleagues should inform their manager of any gifts, offered or received, regardless of value, to or from any external individual or entity.

Giving benefits such as meals and entertainment where an American Express colleague is not present should be registered as a gift.

The following gifts are restricted, absent authorization through the exception process:

- For a regulator or government auditor when actively engaged in an audit or review, giving a gift of any value.
- For a government official or SOE, giving a gift:
 - To a Plus One;
 - For personal reasons, including life events⁶;
 - Not directly related to the explanation or the promotion of American Express products and services, including for educational purposes; or
 - Valued above \$250 in the aggregate per person, per calendar year.
- For a private individual or NSOE, giving a gift:
 - For personal reasons, including life events above \$100; or
 - To Plus Ones other than a maximum of 2 tickets.
- For any external party:
 - giving/accepting from the same individual more than 3 times in a 6-month period;
 - giving/accepting gifts of cash or a cash equivalent;⁷
 - accepting gifts for personal reasons, including life events above \$100; or
 - accepting gifts on behalf of anyone else (i.e. gifts for family members or other associated persons).

Entertainment

Entertainment is defined as providing or accepting tickets or access to music events, professional sports, theatre, or other similar activities generally available to the public.

Entertainment is often provided in conjunction with other benefits. Any meal, gift, or other benefit that is provided with the entertainment must meet the same requirements as any meal, gift, or entertainment that is provided separately, and must also be recorded in the Amex Entertain submission. Entertainment must be attended by the American Express colleague and the external party; otherwise, it is treated as a gift to the recipient. Submissions should be made at least 2 weeks in advance.

The following Entertainment is restricted, absent authorization through the exception process:

⁶ Life events include a birth or adoption of a child, wedding, birthday, or compassionate event (e.g., death or serious illness).

⁷ Examples include gift cards, electronic gift cards, travelers cheques, gift cheques, reward points and vouchers.



- For a regulator or government auditor when actively engaged in an audit or review, any entertainment of any value.
- For a government official or SOE, giving:
 - premium entertainment;⁸
 - entertainment above \$250 per person per entertainment;
 - entertainment that is not incidental to a business meeting related to the explanation or the promotion of American Express products and services, including for educational purposes; or
 - giving entertainment to the Plus One of the government official or SOE.
- For any external party, giving or accepting:
 - adult entertainment and/or gambling; or
 - entertainment from or to the same individual more than 3 times in a 6-month period.

Event

An event is a conference, symposium, training, or other gathering and may include giving a combination of meals, gifts, entertainment, travel, and lodging. An event may be provided in conjunction with other benefits. Any meal, gift, entertainment, or other benefit that is provided with the event must meet the same requirements as any meal, gift, or entertainment that is provided separately. Where multiple external parties are involved in an event, please allow sufficient time for Compliance review. Submissions should be made at least 2 weeks in advance.

The following are restricted, absent authorization through the exception process:

- For a regulator or government auditor when actively engaged in an audit or review, any event of any value.
- For a government official or SOE, an event:
 - that is not directly related to the explanation or the promotion of American Express products and services, including for educational purposes; or
 - to the Plus One of the government official or SOE.
- For any external party:
 - giving/accepting from the same individual more than 3 times in a 6-month period.

3.3 “Other” Benefits

Other benefits given or accepted that do not fall within any of the above benefit categories may require registration in Amex Entertain, e.g., sponsorships, transactions with charities, and speaker fees. Any Benefits registered as ‘Other’ may require approval from Compliance and B45+ if you are B40 and below.

In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption. See Appendix for a draft copy of the transparency letter.

If the benefit does not fall into any of the categories addressed above, please contact your MCO/LOBCO or Global Anti-Corruption at anti.corruption@aexp.com for guidance.

⁸ Examples include Formula One Racing, the Super Bowl, Wimbledon, and the US Open.



3.3.1 Sponsorships & Sponsorship Assets

External parties may request that American Express “sponsor” certain activities, such as golf tournaments, raffles, or dinners. Any decision to sponsor an activity must meet the minimum standards detailed in these Guidelines and may require an Amex Entertain submission.

For the approval of a sponsorship agreement, please follow the Guidelines as set out by Global Advertising and Brand Management (“GABM”). American Express is engaged in several significant sponsorship agreements in return for brand exposure, managed through GABM Sponsorship Agreements.

Any assets that are derived from a sponsorship or contractual relationship and transferred or distributed to an external party may require registration and approval in Amex Entertain. For example, any tickets to the U.S. Open tournament that are derived from a contractual relationship and provided to external parties as a benefit must be registered and approved in Amex Entertain. However, if providing a benefit is required in order to fulfill a contractual obligation, a submission would not be required as this would not be considered a benefit.

3.3.2 Transactions with Charities

Please note that only the **Chairman’s Office** and **Corporate Social Responsibility** can make charitable contributions pursuant to **AEMP 22: Charitable Contributions**. Any contributions to or transactions with charitable organizations that fall outside of the scope of AEMP 22 may require registration and approval in Amex Entertain. However, please reach out to **Corporate Social Responsibility** to determine if the contribution or transaction falls in scope of AEMP 22.

3.3.3 Speaker Fees to Representatives of State-Owned Entities

Fees paid to speakers whom American Express invites from an SOE or who are government officials (e.g. professors from state universities) must be registered and approved in Amex Entertain prior to the speaking engagement. If the government official or SOE employee speaker is speaking at an American Express event, the speaker fee must be registered separately from the event.

3.3.4 Raffles or Sweepstakes

Benefits that are given to or accepted as a result of a raffle, lottery, or sweepstake do not need to be registered in Amex Entertain, provided the benefit meets the minimum standards set out in Section 2.0 of these Guidelines. Please also refer to the Anti-Corruption External Incentive Guidelines for further guidance.

3.3.5 Service Recovery

Benefits that are given as a result of service recovery (e.g., benefits provided as compensation to a customer) do not need to be registered in Amex Entertain, provided they meet the minimum standards set out in Section 2.0 of these Guidelines.



4.0 EXCEPTIONS AND EXCEPTION REQUESTS

Any request for deviations or exceptions from these Guidelines requires approval from the VP of Global Anti-Corruption (or his or her designee).

4.1 *Amex Entertain – Exception Requests*

An Amex Entertain submission will result in a rejection or require an exception if the benefit does not meet either the minimum standards set out in Section 2.0 of these Guidelines or the benefit specific requirements. An exception requires approval from MCO or LOBCO and the VP of Global Anti-Corruption. An exception may be requested by filing an exception request.

Giving an exception to high value benefits may require consultation with external counsel and additional scrutiny of the minimum standards, e.g., if the high value benefit is deemed appropriate and proportionate to the giver's and recipient's positions and titles and consistent with local laws.

Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption. See Appendix for a draft copy of the transparency letter.

4.2 *Archer – Other Exception Requests*

A request for an exception from using the Amex Entertain database may be submitted through [Archer](#). Only under limited circumstance will such requests be approved. Prior to making an exception request, the exception request must be discussed with MCO or LOBCO.

An exception may be granted if the benefit is given to a large group of individuals and when the corruption risk is deemed to be low. Examples include festive gifts⁹ that are of reasonable value and given as a reflection of good relations, in gratitude to display respect to a large group of external parties, or large events where multiple external parties are invited.

The following minimum criteria¹⁰ must be met for an exception to be considered:

- the minimum standards of these Guidelines are met;
- the size of the group must be greater than 50 potential recipients, and the benefit may not be directed to a specific external party;
- a well defined selection criteria for the recipients (e.g. top 50 card spenders qualify for the benefit);
- the same benefit is presented to every recipient;
- for gifts, the value is \$100 or under per person and for events, the value is \$500 or under per person; and
- a list of all the individual recipients is documented.

⁹ Festivals include, for example, Christmas, Diwali, and the Lunar New Year.

¹⁰ Any exception requests that do not meet the minimum criteria will be reviewed at the discretion of the Global Anti-Corruption Team.



5.0 MONITORING AND TESTING

American Express colleagues are responsible for ensuring that benefits given to or accepted from external parties comply with Company policies and procedures and are supported by adequate documentation. Global Anti-Corruption and FIU Anti-Corruption monitor the compliance of American Express colleagues to these Guidelines through the Payments Monitoring program.

Colleagues may be required to provide timely and accurate accounting of travel, entertainment, purchases, business related gifts, contributions, and other business expenses in conformance with these guidelines.

6.0 COLLEAGUE ACCOUNTABILITY

Colleagues are responsible for knowing and understanding the standards discussed in these Guidelines and adhering to the requirements as described, including making accurate and timely MGE submissions where required and following remediation guidance given by Global Anti-Corruption and/or FIU Anti-Corruption. MGE submissions are the responsibility of the colleague giving or accepting the benefits. Colleagues submitting Concur reimbursements should also ensure that their Concur submissions reconcile with any relevant MGE submissions. Colleagues who fail to comply with the requirements in these Guidelines may be subject to disciplinary actions. The extent of such actions will depend on the circumstance of the violation and will be applied in a manner consistent with American Express policies and practices as well as applicable law.

7.0 FREQUENCY OF REVIEW

These Guidelines will be reviewed annually and updated as appropriate.

8.0 OWNER AND CONTACTS

The owner of these Guidelines is the VP Global Anti-Corruption. Should you have any questions about the appropriateness of a particular activity or payment, or require more guidance, you should consult with your MCO, LOBCO, or Global Anti-Corruption. For general guidance, please visit our Square Page or email Global Anti-Corruption at anti.corruption@aexp.com.

9.0 CHANGE HISTORY

Date	Change Description
Jan 30, 2010	Final Guidelines Issued
Jul 20, 2010	Revised Guidelines with frequency limitations of MGE and Disciplinary actions
Apr 1, 2011	Revised Guidelines as follows: - Reference to the Amex EntertainDatabase - Revisions in reference amounts and frequency requirements - Included new section on frequency of review - Included reference amounts in Appendix
Feb 14, 2012	Revised Guidelines to include UK Bribery Act requirements. Included MGE checklist in Appendix C.
Dec 23, 2013	Revised Guidelines as follows: - Reformatted to conform to standard Global Anti- Corruption format - Consolidated all the Checklists into a) Giving of benefits and b) Accepting of benefits - Included the Others category - Defined sponsorships and sponsorship assets Included the Exception Request Form in Appendix
Jun 1, 2014	Revised Guidelines to include change to B45+ prior approval only required for Band 40 and below employees
Sep 1, 2015	Formatting and language clarification Update to new GCE Templates
May 1, 2017	Update to new GRBC Templates
Apr 8, 2019	Revised Guidelines as follows: - Included new guidance on use of personal funds - Included new guidance on giving <i>de minimis</i> refreshments to a regulator - Included a threshold for 'nominal value' - Refreshed from general Guidelines to Minimum Standards - Reformatted specific benefit Guidelines by benefit type - Included new guidance on raffles and sweepstakes - Included new guidance on Archer Exceptions - Included new guidance on Exceptions via Amex Entertain - Included new guidance on local laws as a minimum standard - Included new guidance on service recovery - Included new guidance on benefit thresholds and valuation - Included new guidance on benefits registration and approvals - Included new guidance on benefit specific restrictions - Included new quick reference summary charts
Dec 18, 2020	Revised Guidelines as follows: - Included new guidance on the ability to customize market thresholds - Included new guidance on giving and accepting benefits - Included new guidance on exemptions of registering benefits - Included new guidance on giving benefits to American Express contractors - Included new guidance on the requirement of transparency letters - Included example transparency Letter - Included new desk reference on how to make a submission
Mar 24, 2022	Revised Guidelines as follows: Added new guidance on 'No PII' on registering benefits on Amex Entertain.



Global Risk and Compliance

Date	Change Description
Mar 3, 2023	Revised Guidelines as follows: • Clarified the requirements for provisions of benefits to public officials, charitable contributions, and sponsorships • Clarified the definition of life events • Included new guidance regarding transparency letters • Included new guidance regarding Archer exceptions
January 23, 2024	Revised Guidelines as follows: • Added the Foreign Extortion Prevention Act (FEPA) to the applicable anti-corruption laws • Enhanced the exception request process • Clarified the Market Level Thresholds requirements • Updated the exemption for gifts of nominal value • Clarified the AEMP 22 requirements • Provided additional guidance related to MGE submissions and FIU Anti-Corruption reviews



Appendix

The following tables summarize the benefit-specific requirements set out in these Guidelines. All American Express colleagues must follow the minimum standards set out in these Guidelines, as well as the benefit-specific requirements and restrictions.

GIVING MEALS

	Government Official / SOE	Private Individual / NSOE
Amex Entertain submission required?	Yes – Meals of any value, except for light refreshments valued at \$10 or under per person.	No – Meals that are \$250 or under per person Yes – Meals that exceed \$250 per person.
Time Limit	For meals valued at \$100 or under, registration to be made in advance if possible, but no later than 30 days after the meal. If there is a stricter market level restriction, the 30 day grace period may not apply.	Registration to be made in advance if possible, but no later than 30 days after the meal.
Cost Limit (per person)	Meals may not exceed \$100 per person.	N/A
Business Purpose	Meals must be directly related to the promotion, demonstration, or explanation of American Express products and services.	Meals must have a valid business purpose.
Approval Requirement	Approval by B45+ business leader (if you are a B40 or below) and Compliance is required. ¹¹ Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	For meals that exceed \$250 per person, approval by B45+ business leader (if you are a B40 or below) and Compliance is required. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.
Frequency Limit (per person)	Meals may not be given more than 3 times in any 6 month period to the same individual recipient.	Meals may not be given more than 3 times in any 6 month period to the same individual recipient.
Meal to "Plus One" Allowed?	No – Meals may not be given to a family member or associated person ("Plus One") of a Government Official/SOE.	Yes – Meals may include a Plus One where the Plus One is accompanying the Private Individual and the American Express colleague.
Additional Requirements	An American Express colleague must be in attendance at the meal. If an American Express colleague is not in attendance, this benefit would be deemed a gift.	An American Express colleague must be in attendance at the meal. If an American Express colleague is not in attendance, this benefit would be deemed a gift.
Restrictions	American Express may not provide any benefits to any regulator or government auditor when actively engaged in an audit or review, with the exception of light refreshments valued at \$10 or under per person.	N/A

¹¹ Approval from a B45+ business leader must be documented in an email. The documented approval will need to be uploaded in the AMEX Entertain submission.



GIVING GIFTS

	Government Official / SOE	Private Individual / NSOE
Amex Entertain submission required?	Yes – All gifts given to a Government Official/SOE must be registered in Amex Entertain, with the exception of <i>raffles or sweepstakes</i> (see section 3.3.4).	Yes – All gifts must be registered in Amex Entertain, except in the following circumstances: • Gifts of nominal value (\$50) • Flowers & perishables • Gifts for life events valued at \$100 or under • Raffles or sweepstakes (see section 3.3.4)
Time Limit	Submission must be made in advance of offering, promising, or giving the gift.	Submission must be made in advance of offering, promising, or giving the gift.
Gift Requirements	Gifts should be of nominal value, bear the American Express logo, and be purchased through Global Supply Management wherever possible.	Gifts should bear the American Express logo and be purchased through Global Supply Management, whenever possible.
Restrictions	Gifts may not be cash or cash equivalents (for example, gift cards, electronic gift cards, Travelers Cheques, Gift Cheques, vouchers). American Express may not provide any benefits to any regulator or government auditor when actively engaged in an audit or review.	Gifts may not be cash or cash equivalents (for example, gift cards, electronic gift cards, Travelers Cheques, Gift Cheques, vouchers).
Business Purpose	All gifts must have a valid business purpose and may not be given for personal reasons, including life events.	All gifts must have a valid business purpose.
Cost Limit (per person)	\$250 in aggregate per calendar year.	N/A – All gifts must be customary in the market and not lavish or unreasonable.
Approval Requirement	Approval by B45+ business leader (if you are a B40 or below) and Compliance is required. ¹² Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	If the value exceeds \$500, approval by B45+ business leader (if you are a B40 or below) and Compliance is required. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.
Frequency Limit (per person)	Gifts may not be given more than 3 times in any 6 month period to the same individual recipient.	Gifts may not be given more than 3 times in any 6 month period to the same individual recipient.
Gift to "Plus One" Allowed?	No	No Exception: Two (2) tickets in total may be given for appropriate entertainment as a gift to the private individual and his/her Plus One.

¹² Approval from a B45+ business leader must be documented in an email. The documented approval will need to be uploaded in the AMEX Entertain submission.



GIVING ENTERTAINMENT

	Government Official / SOE	Private Individual / NSOE
Amex Entertain submission required?	Yes – All Entertainment must be registered in Amex Entertain.	Yes – All Entertainment must be registered in Amex Entertain.
Time Limit	Submission must be made in advance of offering, promising, or giving the entertainment.	Submission must be made in advance of offering, promising, or giving the entertainment.
Cost Limit (per person)	Entertainment may not exceed \$250 per person.	Cost must be reasonable for the position of the giver and recipient and not lavish or excessive.
Approval Requirement	Approval by B45+ business leader (if you are a B40 or below) and Compliance is required. ¹³ Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	If value exceeds \$500 per person, approval by B45+ business leader (if you are a B40 or below) and Compliance is required. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.
Business Purpose	Entertainment must be directly related to the promotion, demonstration, or explanation of American Express products and services.	All entertainment must have a valid business purpose.
Restrictions	Premium entertainment not permitted. Adult entertainment and gambling are strictly prohibited. American Express may not provide any benefits to any regulator or government auditor when actively engaged in an audit or review.	Adult entertainment and gambling are strictly prohibited.
Frequency Limit (per person)	Entertainment may not be given more than 3 times in any 6 month period to the same individual recipient.	Entertainment may not be given more than 3 times in any 6 month period to the same individual recipient.
Entertainment to "Plus One" Allowed?	No – Entertainment may not be given to a Plus One of a Government Official/SOE.	Yes – Entertainment may only include a Plus One where the Plus One is accompanying the Private Individual and the American Express employee.
Additional Requirements:	An American Express colleague must be in attendance at the entertainment. If not, this benefit would be deemed a gift and the requirements set out in these Guidelines for gifts would apply.	An American Express colleague must be in attendance at the entertainment. If not, this benefit would be deemed a gift and the requirements set out in these Guidelines for gifts would apply.

¹³ Approval from a B45+ business leader must be documented in an email. The documented approval must be uploaded in the AMEX Entertain submission.



GIVING EVENTS

	Government Official / SOE	Private Individual / NSOE
Amex Entertain submission required?	Yes – All Events must be registered in Amex Entertain.	Yes – All Events must be registered in Amex Entertain.
Time Limit	Submission must be made in advance of offering, promising, or giving the event.	Submission must be made in advance of offering, promising, or giving the event.
Cost Limit (per person)	Cost must be reasonable for the position of the recipient and not lavish or excessive.	Cost must be reasonable for the position of the giver and recipient and not lavish or excessive.
Approval Requirement	Approval by a B45+ business leader (if you are a B40 or below) and Compliance is required. ¹⁴ Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	If value exceeds \$1,000 per person, approval by a B45+ business leader (if you are a B40 or below) and Compliance is required. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.
Restriction	American Express may not provide any benefits to any regulator or government auditor when actively engaged in an audit or review.	N/A
Business Purpose	The event must be directly related to the promotion, demonstration, or explanation of American Express products and services.	The event must have a valid business purpose.
Frequency Limit (per person)	Events may not be given more than 3 times in any 6 month period to the same individual recipient.	Events may not be given more than 3 times in any 6 month period to the same individual recipient.
Event to "Plus One" Allowed?	No – Invitation to an event may not be given to a Plus One of a Government Official/SOE.	Yes, provided the expenditures for the Plus One are the same or similar as those for the private individual beneficiary.

¹⁴ Approval from band 45+ business leader must be documented in an email. The documented approval must be uploaded in the AMEX Entertain submission.



ACCEPTING BENEFITS

	Meal	Gift	Entertainment/Event
Amex Entertain submission required?	<u>NSOE</u> No – Meals under \$250 per person. Yes – Meals that exceed \$250 per person. <u>SOE</u> All Meals require registration, except light refreshments valued at \$10 or under per person.	Yes – All gifts must be registered in Amex Entertain, with the following exceptions: • Gifts of nominal value (\$50) • Flowers and perishables • Gifts for life events valued at \$100 or under • Raffles and sweepstakes	Yes – All entertainment/events, regardless of amount, must be registered in Amex Entertain.
Time Limit	Submission should be made in advance, with the limited exception of meals from SOEs valued at \$250 or under and meals from NSOEs that exceed \$250 per person, which should be made no later than 30 days from receipt of the meal. If there is a stricter market level restriction, the 30 day grace period may not apply.	Submission should be made in advance if possible, but no later than 30 days after receipt of the gift. If there is a stricter market level restriction, the 30 day grace period may not apply.	Submission should be made in advance, with the limited exception of entertainment from NSOEs valued at \$500 or under and events from NSOEs valued at \$1,000 or under per person, which should be made no later than 30 days after receipt of the entertainment/event. If there is a stricter market level restriction, the 30 day grace period may not apply.
Cost Limit	N/A	N/A	N/A
Approval Requirements	<u>NSOE</u> – If value exceeds \$250, approval by a B45+ business leader (if you are a B40 or below) and Compliance is required.¹⁵ <u>SOE</u> – All meals require approval by a B45+ business leader (if you are a B40 or below) and Compliance, except light refreshments valued at \$10 or under per person. Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	<u>NSOE</u> – If value exceeds \$500, approval by a B45+ business leader (if you are a B40 or below) and Compliance is required. <u>SOE</u> – All gifts require approval by a B45+ business leader (if you are a B40 or below) and Compliance. Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.	<u>Entertainment</u> <u>NSOE</u> – If the value of entertainment exceeds \$500, approval by a B45+ business leader (if you are a B40 or below) and Compliance is required. <u>SOE</u> – All entertainment require approval by a B45+ business leader (if you are a B40 or below) and Compliance. <u>Event</u> <u>NSOE</u> – If the value of the event exceeds \$1,000, approval from a B45+ business leader (if you are a B40 or below employee) and Compliance is required. <u>SOE</u> – All events require approval by a B45+ business leader (if you are a B40 or below) and Compliance. Any exception for giving benefits to a government official or SOE that exceeds a total value of \$1,000 will require a transparency letter. In addition, taking a risk-based approach, any additional factors that may pose higher risks may require a transparency letter to be issued at the discretion of Global Anti-Corruption.
Frequency Limit (per colleague)	Meals may not be accepted more than 3 times in any 6 month period from the same individual external party to the Amex colleague.	Gifts may not be accepted more than 3 times in any 6 month period from the same individual external party to the Amex colleague.	Entertainment/events may not be accepted more than 3 times in any 6 month period from the same individual external party to the Amex colleague.
Benefit to Amex Colleague's "Plus One" allowed?	Yes – Provided the Plus One is accompanying the American Express colleague and the host.	No – Colleagues may not accept a gift on behalf of anyone else (i.e., no gifts for family members or other associated persons).	Yes – Provided the Plus One is accompanying the American Express colleague and the host.
Limitations	N/A	Gifts may not be cash or cash equivalents (e.g., gift cards, electronic gift cards, Travellers Cheques, gift Cheques, vouchers).	Adult entertainment and gambling are strictly prohibited.

¹⁵ Approval from band 45+ business leader must be documented in an email. The documented approval must be uploaded in the AMEX Entertain submission.



TRANSPARENCY LETTER EXAMPLE

American Express colleagues may use the below example template and complete the information on American Express Line of Business letter head. External party can confirm by signing the acknowledgement and returning to the AmEx colleague. The transparency letter must be uploaded to the Amex Entertain submission. Please contact Global Anti-Corruption if you have questions about the language in the transparency letter, e.g., benefit description and value.

Dear Sir/Madam,

On behalf of [] from American Express, we have extended an invitation to [name & title] to attend a business program that we are hosting for a number of our clients on [dates]. The program will include [summarize business and non-business content]. [] will pay for all expenses of the program, including hotel, airfare, and transfers, and will provide the invited employee with [tickets, other benefits, etc.]. The value of the hospitality is [].

In extending this invitation and providing the related hospitality, we emphasize that this program is not intended to be, and should not be construed as, a *quid pro quo* in any sense. [] is not seeking any favor or advantage from your company or the invited employee, such as future purchases or other benefits in our business dealings. With regard to this program, there are no separate expectations or understandings between our companies or any of our respective employees.

We ask that you sign the below acknowledgement and promptly return it to us in order to confirm that

- (1) your company approves of your employee's participation in this program, including the related hospitality; and
- (2) such participation would not violate any policy of your company or any applicable laws or regulations.

Very truly yours,

[American Express Colleague's Name and Title]

[External Party's Compliance or Legal Officer's Name and Title]



MGE Desk Reference – How to Make a Submission in Amex Entertain



Approval Status after submission

Auto-Approved

If the benefit is deemed lower risk due to value, external party, benefit the the submission will be automatically approved by the system.

Pending Approval

You have made the submission and it requires review and approval from Compliance.

Auto-Rejected

Based on the information you have submitted you have not met the requirements and the submission is automatically rejected and you must not proceed.

Approved

The benefit upon review by compliance which includes MCO/LOBCO or MCO/LOBCO and Global Anti-Corruption is approved.

Update Requested

While under review, compliance has requested for more information. Provide the required information and resubmit.

Pending Exception

Based on the information you have submitted you have not met the requirements and the submission requires an exception to proceed.

Rejected

Based on compliance review this benefit is rejected and you must not proceed.

An Amex Entertain submission will result in a rejection or require an exception if the benefit does not meet either the minimum standards set out in Section 2.0 of the Guidelines or the benefit specific requirements.

An exception may be requested and would require approval from MCO/LOBCO and the VP of Global Anti-Corruption. An exception may be requested by filing an exception request.

Please note any Pending Submissions or those under Update Requested that have not been completed in a timely manner will be subject to Admin Closure without any approvals. Reminder notifications will be sent prior to closure.

MINIMUM STANDARDS	BENEFITS	GIVING		ACCEPTING	
		SOE/GOVERNMENT OFFICIALS*	NSOE/PRIVATE INDIVIDUALS	SOE/GOVERNMENT OFFICIALS	NSOE/PRIVATE INDIVIDUALS
ALL BENEFITS TO OR FROM EXTERNAL PARTIES MUST MEET THESE MINIMUM STANDARDS: ✓ All benefits must be compliant with AEMP 06 and the Code of Conduct. ✓ Benefits may not be given/accepted to improperly influence a business decision. ✓ Benefits must comply with applicable local laws. ✓ Benefits must never be requested or solicited in exchange for an advantage. ✓ Benefits must always be appropriate, reasonable and proportionate. ✓ Benefits must be supported by a legitimate business purpose and be appropriately documented. ✓ Benefits given/accepted may not expose AMEX to unacceptable reputational risk. ✓ Benefits may not be given/accepted at an inappropriate frequency (no more than 3 times within any 6-month period). ✓ Benefits to U.S. federal state or local official employees must comply with AEMP 27. All prohibitions under the MGE Guidelines apply to the use of AMEX funds or funds from any other source, including personal funds, that may be used to provide a benefit on behalf of, or for the benefit of AMEX.	MEALS & REFRESHMENTS	REFRESHMENTS \$10 AND UNDER	\$250 AND UNDER	REFRESHMENTS \$10 AND UNDER	\$250 AND UNDER
		\$100 AND UNDER	ABOVE \$250	ABOVE \$10	ABOVE \$250
		ABOVE \$100			
	GIFTS	\$250 AND UNDER	NOMINAL VALUE (\$50 AND UNDER) PERISHABLES LIFE EVENTS \$100 AND UNDER**	NOMINAL VALUE (\$50 AND UNDER) PERISHABLES LIFE EVENTS \$100 AND UNDER**	NOMINAL VALUE (\$50 AND UNDER) PERISHABLES LIFE EVENTS \$100 AND UNDER**
		ABOVE \$250 IN AGGREGATE PER CALENDAR YEAR	ALL OTHER GIFTS	ALL OTHER GIFTS	ALL OTHER GIFTS
	ENTERTAINMENT	\$250 AND UNDER	ALL ENTERTAINMENT	ALL ENTERTAINMENT	ALL ENTERTAINMENT
		ABOVE \$250			
	EVENTS	ALL EVENTS***	ALL EVENTS***	ALL EVENTS***	ALL EVENTS***
	Notes: • All thresholds specified are in U.S. Dollars and per person. If you are giving or accepting a benefit in a different currency, the local equivalent applies. • For other benefit types, see Section 3.3 of the MGE Guidelines. • For registration and approval requirements, see Section 3.1 of the MGE Guidelines. • Each benefit type may contain specific restrictions, see Section 3.2 of the MGE Guidelines. • For a specific exception, see Section 4 of the MGE Guidelines. • For further information on the minimum standards, see Section 2 of the MGE Guidelines. • Please note that submissions should include all related benefits. For benefits that are exempt from registration by themselves, if they are additional benefits given in conjunction with other benefits that require submission, then they must also be included in the submission. • If the limits specified in local laws are more stringent, they will supersede the limits specified in these Guidelines. Markets with different thresholds will be listed in a Market Level Thresholds Addendum to the Guidelines on the Global Anti-Corruption Square Page and updated as needed. If there is a stricter market level restriction, the 30 day grace period may not apply. Consult with your LOBCO/MCO and/or Global Anti-Corruption if you have any questions. *Benefits to Plus Ones of government officials require an exception.. **Gifts for life events above \$100 require an exception. *** Giving or accepting webinar sessions or events at Amex Facilities where no other benefits are exchanged or where any additional benefits provided also fall within an exemption will no longer require registration in Amex Entertain.				
	No Amex Entertain Submission Required		Amex Entertain Submission Required	Not Permitted without a Specific Exception	