

Guidelines for filling in the American Express® Business basic account application

We are delighted that you have chosen one of our products. You can fill in the form conveniently online then print it out and send us the original signed with the documents listed below. A separate basic account application must be submitted for each product.

Documents to be submitted

- **Copy of the commercial register extract** (no older than six months) or, if not entered in the commercial register, **copy of the articles of incorporation or equivalent documents** as well as the **annual reports for the last two years** (see paragraph 2 in application).
- **Good quality certified copies of the front and back of identification documents** (e.g. passport, ID, Swiss driver's license, alien's residence permit) **for the persons opening the account** (= the company's authorized signatories). The photo, signature, place and date of issue must be clearly recognizable (see paragraph 11 in application).



Certified copies of your identification document are issued at the following locations:

- Branch offices or subsidiaries of Credit Suisse
- A Notary or a public or government office, e.g. municipal offices, residents' registration offices, courts
- The Swiss Postal Service ("the yellow identification")
- Swiss Federal Railways (SBB) counters (exchange or Western Union counters)
- Banks licensed in Switzerland (including branch offices of foreign banks in Switzerland)
- Attorneys listed in the Swiss register of attorneys



If the applying company is **listed on the stock exchange** or is a direct or indirect majority shareholding of a listed company, **copies of identification documents are not usually required.**

- **Power of attorney form attached to application.** The power of attorney form regulates authorization in the name of the company for employees at your company to communicate with Swisscard by regular mail, and telephone as well as by email (optional), as well as to issue and accept orders. This power of attorney form is also used to appoint individual employees as administrators for CompanyOnline. In addition, the recipient of collective statements/collective extracts and the card/PIN can be defined.

Useful tips

Paragraph 3 – Information regarding the requested account

Invoicing/method of payment:

With invoicing you have the choice between the card statement being paid centrally by the company ("collective statement") or individually by the employees ("individual statement").

- **Collective statement:**

The company receives the statement for direct payment and the employees receive an extract of their transactions made.

Note: Collective statements are not possible for associations and foundations.

- **Individual statement:**

The employees receive the statement for direct payment and the company receives a collective extract of all the transactions made.

Please provide us with the postal address for the collective statement/collective extract, if this is different to the address in paragraph 2.

Important

Please give us the name of the recipient (person) of the collective statement/collective extract in the power of attorney form which is attached to the application by checking the appropriate box. Only one authorized representative can be provided as the recipient.

New cards (and PIN codes) directly to:

If new cards are to be sent to the company, please provide us with the postal address if this is different to the address in paragraph 2.

Important

Please give us the name of the recipient (person) of the collective statement/collective extract in the power of attorney form which is attached to the application by checking the appropriate box. Only one authorized representative can be provided as the recipient.

Paragraph 5 – Clarification of commercial activity

The operational company is not a financial vehicle that only serves to manage the assets of the company's beneficial owner. The operational company actually conducts business activity (running a commercial, production or service provision business or any other form of commercial operation), which is run using its own staff on its own business premises.



If the company is designated as a sole proprietorship as per your application, skip paragraph 6 "Identification of the controller", and fill in paragraph 7 "Identification of the beneficial owner". The beneficial owner must be a natural person.



If the company is designated as an operating legal entity or business partnership as per your application, please fill in paragraph 6 "Identification of the controller" correctly and completely. You may then skip paragraph 7 "Identification of the beneficial owner".

NON-operational companies are legal entities and business partnerships, establishments, foundations, trusts, fiduciary companies and similar associations that do not engage in any commercial or manufacturing business or any other form of commercial operation. The main purpose of such companies is to manage the beneficial owner's assets.

Indications that a domiciliary company is a NON-operational company are if

- a) it does not have its own business premises (c/o address, office at an attorney's, fiduciary company, bank etc.) or
- b) it has not appointed its own staff.



If the company is designated as a NON-operational company as per your application, please directly continue with paragraph 8 "Additional services".

Our customer service is available if you have any questions regarding definitions and qualification.

Paragraph 6 – Identification of the controller (Form K acc. to CDB 16)

Natural persons who hold at least 25% of the capital or voting rights in the company are considered to be the controller of an operational company (e.g. a stock corporation (AG), company with limited liability (GmbH), collective and limited partnership).

These persons may directly or indirectly (e.g. using intermediary persons) control the companies on their own or in joint agreement with third parties (e.g. by means of shareholder agreements). According to this explanation, what is meant by the controller is the **owner of an operational company**.

If these aforementioned natural persons cannot be identified, the identity of the most senior member of the governing body (e.g. President of the Board of Directors, Managing Director, CEO) must be declared as the controller.

The following companies and/or forms of organizations **do not have to submit a declaration about the controller**: non-operational legal entities and business partnerships, domiciliary companies, listed companies, authorities, banks and other financial intermediaries, ordinary partnerships, condominium associations and home-owners associations, self-help or interest groups.

Paragraph 7 – Identification of the beneficial owner (Form A acc. to CDB 16)

This section only applies to sole proprietorships. The term "beneficial owner" refers to the owner of the funds used to settle the credit card statement and/or that are collected by the card issuer in another way ("Who owns the money?").

➔ If the company is designated as a sole proprietorship as per your application, please fill in section 7 "Identification of the beneficial owner" correctly and completely. The beneficial owner must be a natural person.

If several natural persons are the beneficial owners, please use an additional "Identification of the beneficial owner" form available at www.company-cards.ch

Paragraph 8 – Additional services

Membership Rewards Classic:

Benefit from the American Express® bonus program and receive valuable Membership Rewards points for every transaction (except fees, interest, cash withdrawals, back-charges and outstanding payments), which you can redeem for awards relevant to your business. The program costs CHF 50 (excl. VAT) for every basic account every year for the American Express Business Card. It is included with the American Express Gold Business Card.

Cash withdrawal:

Decide whether your employees can withdraw cash using the card or not.

Paragraph 11 – Signatures

Please ensure that all details are entered in full, and that the application is signed by one signatory of the company for individual authorization (or rather two for collective authorization) in the fields provided. The original signatures must be present (no copy, no scan).

Important

Please also complete the power of attorney form attached to the application in full.

Submission

Please send us the **fully completed and signed application** together with all the necessary documents (clearly legible certified copies of the identification documents, commercial register extract or equivalent documents, power of attorney form) to the address provided in the application.