

SUPPLIER CODE OF CONDUCT

American Express is a global company that is committed to working with suppliers that adhere to the same standard of ethics, legality, and integrity as American Express does. We value responsible business practices and a direct commitment to following those practices.

The American Express Supplier Code of Conduct outlines the expectations that American Express has for its suppliers and will apply to any employee, agent, contractor, or other representative of any supplier that provides goods or services to American Express. To ensure the awareness of the Supplier Code of Conduct, suppliers are responsible for reading, communicating, and sharing these expectations and principles, with all associations to the supplier.

As a global company, American Express is committed to working with suppliers that share our values regarding environmental sustainability, diversity, ethical sourcing, responsible operations, human rights, and gender equality. In this document, we will outline some of our key behavioral expectations for suppliers.

Compliance with Supplier Code of Conduct

Suppliers and all third parties in association must follow this Code of Conduct when conducting business with American Express or on behalf of American Express. Suppliers must be forthcoming and transparent about any situation that may arise that could jeopardize or violate the Code of Conduct set below through the appropriate channels or the supplier's designated point of contact at American Express.

Amex Ethics Hotline

The Amex Ethics Hotline, hosted by an independent third-party, provides employees, contractors, vendors/suppliers, and others an opportunity, without fear of retaliation, to report concerns regarding potential compliance or ethical matters. Reporters can choose to provide the information on a confidential or anonymous (where allowed by local laws) basis. The hotline is easy to use and convenient. For example, suppliers can: report online via a computer, tablet, or smartphone; access online or via phone 24 hours a day, 7 days a week, 365 weeks a year; and speak in your native language (call representatives speak a collective 170 languages). Once submitted, all concerns are forwarded to specially trained individuals within American Express who will promptly review, and, if necessary, investigate the report.

Vendors, suppliers, and contractors providing goods and services to American Express can utilize the hotline to surface issues related to American Express. Such issues could include:

- Inappropriate treatment or behavior by an American Express employee, contractor, supplier or partner.
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- Information about any potential violation of law or regulation, such as conflicts of interest, corruption, or fraud.
- American Express practices that vary from accepted standards for financial business process controls; and
- Failure to provide a safe and healthy work environment (if on American Express premises).

Suppliers may access the Amex Ethics Hotline at [Amex Ethics Hotline](#).

Business Practices & Ethics

American Express respects and promotes human rights and is committed to responsible workplace practices across our company and in all aspects of our business. We strive to conduct our business in an approach consistent with the United Nations Guiding Principles on Business and Human Rights as shown in our Code of Conduct. Our Supplier Code of Conduct aims to embody the same level of values from our suppliers, with a commitment to fair and equal treatment of all persons and to conducting business in an ethical manner.

Anti-Trust

American Express supports vigorous yet fair competition. Organizations must all abide by competition laws (also referred to as "antitrust," "monopoly" or "cartel" laws), which are designed to preserve free and open competition. American Express expects our suppliers to conduct business in full compliance with fair competition laws that are applicable to the jurisdiction in which they operate and conduct business. These laws vary, but their common goal is to promote a competitive marketplace that provides consumers with high-quality goods and services at competitive prices. Antitrust and fair competition laws prohibit us from sharing pricing and other competitive information with competitors and other third parties, and therefore, we expect our suppliers to comply as well.

Anti-Corruption

American Express has adopted a zero-tolerance policy for bribery, regardless of where we are located. We expect our suppliers to comply with all applicable laws, regulations, and government-issued rules and guidance.

Intellectual Property

American Express values its intellectual property and recognizes it as an important asset to our business. Suppliers are expected to protect all American Express intellectual property with the same care and protection in which the supplier would safeguard their own information. We expect all suppliers to comply with all applicable rights and laws regarding to intellectual property and the use of the information provided from American Express.

Data Protection & Management

Suppliers of American Express must handle all data, sensitive information, confidential information, personal information, and business records with care and in line with data privacy laws and regulations.

Written and electronic records should be properly identified, retained, and disposed of according to legal, regulatory, and contractual expectations. All records that relate to any imminent or ongoing investigation, lawsuit, audit, or examination involving American Express-related business should not be destroyed, concealed, or altered to impede the proceedings. All applicable litigation hold instructions should be applied immediately and consistently.

Modern Slavery Statement

American Express is committed to preventing acts of modern slavery and human trafficking from occurring both within our business and our supply chain by ensuring we only work with suppliers of the highest standard and by running rigorous employment checks. Our company strives to provide a safe, diverse, and equal opportunity workplace, and inhumane practices of modern slavery within both American Express and within our suppliers, will not be tolerated.

Our [Human Rights Statement](#) and [Code of Conduct](#) also express our commitment to fair and equal treatment of all people.

Environmental Sustainability

Greenhouse Gas Emissions

A focus at American Express is our efforts to minimize our carbon footprint. This will also be encouraged for our suppliers and the impact they have on the emissions of our value chain. We will work with our suppliers to reduce their impact on our value chain by inviting them to track, reduce, and eventually neutralize their own operational greenhouse gas emissions. American Express supports and encourages them to set science-based emissions reduction targets.

Suppliers should work towards calculating their scope 1, 2 and 3 emissions on a yearly basis. Suppliers aim to provide accurate emissions data to American Express upon request through preferred methods and channels. American Express' suppliers are encouraged to commit to setting net-zero targets in alignment with the Science Based Targets initiative and share those targets and boundaries with American Express, when they are publicly announced.

Paper Statement

American Express continues to source its direct marketing, customer communications, and office paper from certified responsibly managed forests, including by the Forest Stewardship Council, Sustainable Forestry Initiative, and Programme for the Endorsement of Forest Certification. We expect our suppliers to pursue opportunities to source paper from certified responsibly managed forests where applicable.

Waste/Water

We encourage all suppliers, where applicable, to reduce their waste and water consumption and to track and manage this to the best of their ability.

Social

Disability Statement

American Express expects its suppliers to share and uphold its commitment to disability inclusion. When providing goods and services, American Express expects suppliers to do the following:

1. Provide products and services that are accessible and usable to people with disabilities and long-term medical conditions.
2. Review their products and services with the involvement of disabled people.
3. Promote their own disability commitment internally and externally.
4. Build inclusive and barrier-free environments for their own workforce.
5. Remove barriers and provide reasonable accommodations as appropriate for employees with disabilities and long-term medical conditions.
6. Celebrate diverse and disabled talent.
7. Foster an environment where employees with disabilities and long-term medical conditions can thrive.

Anti-Discrimination

American Express aims to create a workplace where colleagues do not feel harassed or discriminated against based on any protected characteristic, including, but not limited to, age, race, national origin, immigration or citizenship status, color, disability, gender, gender identity, marital status and partnership status, pregnancy and lactation accommodation, caregiver status, sexual and reproductive health decisions, religion/creed, uniformed service, and sexual orientation. We aim for our suppliers to follow this code, and not to engage in unlawful discrimination in the workplace.

Supplier Diversity

American Express is committed to partnering with diverse and inclusive suppliers to deliver innovative solutions. It's important to us to forge meaningful partnerships by promoting economic opportunities for our diverse customer base and business partners. American Express seeks to provide procurement opportunities to Minority Business Enterprises, Women's Business Enterprises, LGBT Business Enterprises, Veteran's Business Enterprises, Service-Disabled Veteran's Business Enterprises, Disability-Owned Business Enterprises, and Small Business Enterprises.

Our business strategy is intentional, and it's important to us to forge meaningful partnerships with suppliers by promoting economic opportunities for our diverse customer base and business partners. We encourage suppliers of American Express to have a similar outlook or strategy to ensure diversity within their supply chain.

Tier 2 Supplier Diversity Reporting

American Express collects Tier 2 Supplier Diversity reporting from Prime, non-diverse, suppliers to allow American Express the opportunity to understand our suppliers' inclusion and diversity in their supply chains, as well as seek to scale the impact of our Supplier Diversity program.

Economic Impact Reporting

American Express participates in Economic Impact Reporting to measure beyond how much we spend with diverse suppliers to the impact on the unique communities we serve through jobs created, wages earned, taxes generated, and more.

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