

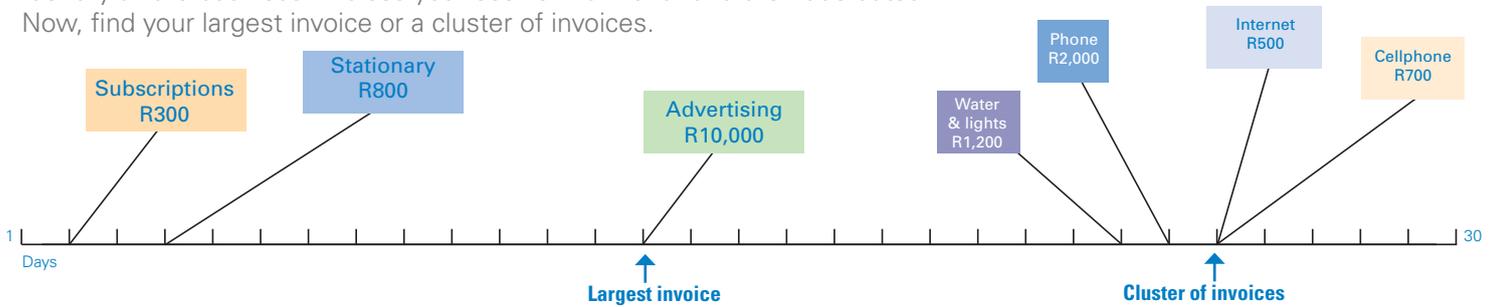
American Express® Business Card

Extended Cash Flow Planner

Follow the step by step guide below to see how you can extend your cash flow by up to 55 days. This guide is an ideal scenario. We're assuming: 30-day trading terms on all invoices and the ability to successfully negotiate optimal invoice due dates and payment terms with your suppliers.

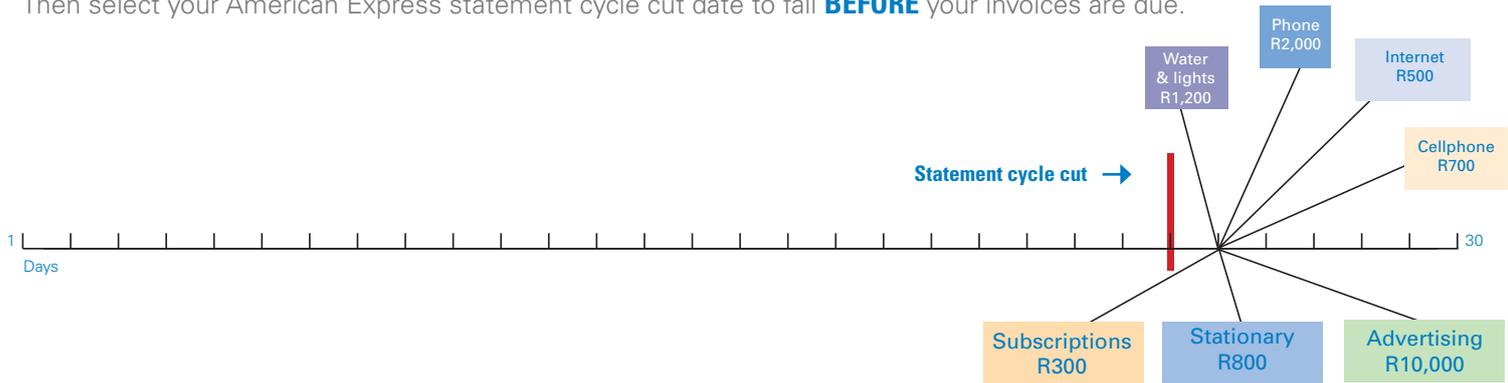
Step 1

Identify all the business invoices you receive in a month and their due dates. Now, find your largest invoice or a cluster of invoices.



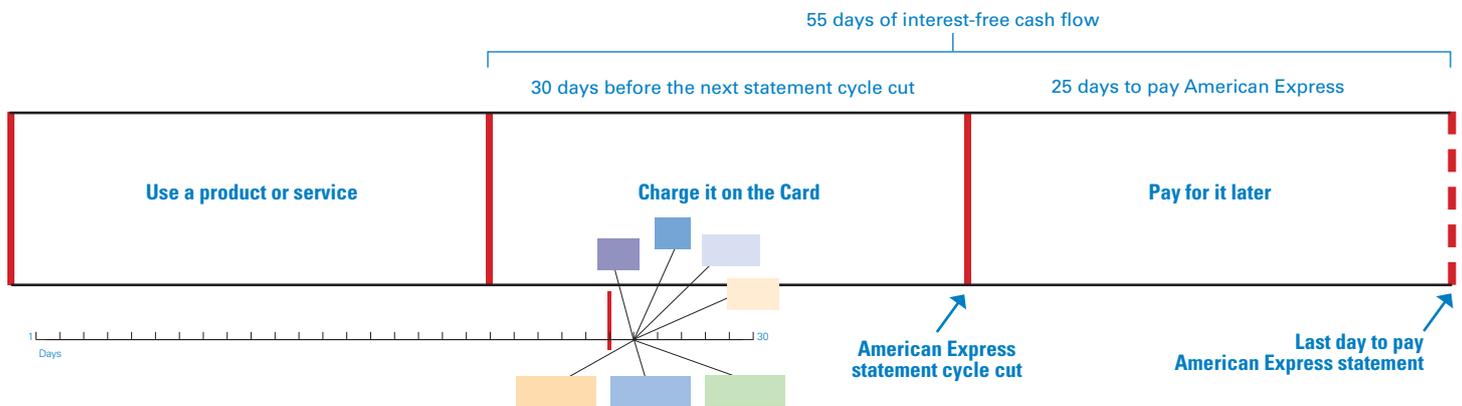
Step 2

Talk to your suppliers about moving your invoice due dates to the same date. Try to negotiate the same payment terms for all recurring invoices. Then select your American Express statement cycle cut date to fall **BEFORE** your invoices are due.



Step 3

Pay your invoices on their new due date with your American Express Business Card. The transactions will appear on your next statement, approximately 30 days later. You then have up to 25 days before you need to pay your Card statement in full.



Please note: Should any of the assumptions made in this document change, this would alter the cash flow outcome outlined above. American Express does not accept responsibility for any reliance you may place upon the projections outlined above and recommends you obtain independent financial advice regarding your business affairs.