

**Chrysler Financial
Excessive or Luxury Expenditures Policy
September 9, 2009**

PURPOSE

Chrysler Financial (“Company”) will reimburse employees and approved non-employees for necessary and reasonable travel, entertainment and business expenses incurred while conducting authorized Company business. The policy is meant to ensure sound business practices and proper reporting of travel, entertainment and business expenses in adherence with the Company’s strategic objectives and external regulations.

SCOPE OF POLICY

This policy applies to all Company employees and Service Agreement Workers.

Country specific policy may be instituted. All such country specific policy requires the approval of the Company’s Executive Committee.

Note: All references to specific dollar amounts in this policy are in United States Dollars.

I. Introduction

Chrysler Financial has adopted the following Excessive or Luxury Expenditures Policy (the “Luxury Expenditures Policy”) pursuant to the American Recovery and Reinvestment Act of 2009 and the implementing regulations issued by the Department of The Treasury TARP Standards for Compensation and Corporate Governance, Interim Final Rule, (31 CFR Part 30). As a recipient of financial assistance under the Troubled Asset Relief Program (“TARP”), the Company must establish standards for the identification, monitoring, approval and reporting of expenditures on activities that may be deemed excessive and in contravention of the Company’s duties under its agreement with the Treasury Department (“Treasury”). Accordingly, the purpose of the Luxury Expenditures Policy is to establish standards to govern and monitor activities that are not unacceptable to the Treasury, our stakeholders, and the communities in which we operate our businesses, regarding the use of company assets as it relates to staff development, reasonable performance incentives, or similar measures conducted in the normal course of Chrysler Financial’s business operations. The Luxury Expenditures Policy will seek to achieve the following key elements required to be addressed by the Treasury. Specifically the Luxury Expenditures Policy will:

- (1) Identify the types or categories of expenditures that are prohibited;
- (2) Identify the types or categories of expenditures that require prior approval;
- (3) Provide reasonable procedures for expenditures requiring prior approval;
- (4) Require Principal Executive Office (“PEO”) and Principal Financial Officer (“PFO”) certification that the approval of any expenditure requiring the prior approval from any Senior Executive Officer, (“SEO”) or any executive officer of a substantially similar level of responsibility, or the Company’s Board of Directors (“Board”) (or a committee of the Board), was properly obtained with respect to each such expenditure;
- (5) Require the prompt internal reporting and escalation of violations to an appropriate person or persons identified in this policy; and

(6) Mandate accountability for adherence to this policy.

The standards set forth in this Luxury Expenditures Policy apply to each and every employee of Chrysler Financial and each employee is expected to read, understand and comply with the standards set forth in this policy. It is similarly expected that each employee shall report any instances of non-compliance that an employee is aware, to the employee's immediate supervisor and/or to the Business Practices Office. Failure to report actual or perceived breaches of this policy will result in disciplinary actions taken by the Company against any employee, who knew of, should have known of and/ or participated in a breach of this policy.

Any questions regarding the interpretation or application of the standards contained herein or an employee's duty under this policy should be directed to the Business Practices Office.

II. General Standards

The standards described below address known categories of activities that have the potential for excessive spending as identified by the Treasury in its Interim Final Rule issued in June 2009 (the "Interim Final Rule"). The list of activities is not exhaustive and employees should continuously evaluate whether additional activities are susceptible to excessive spending and notify the Business Practices Office.

The following activities are considered within the scope of The Luxury Expenditures Policy and to the extent such expenditures are not reasonable expenditures for staff development, reasonable performance incentives, or other similar reasonable measures conducted in the normal course of the Company's business operations, certain expenditures may be deemed excessive:

- (1) Entertainment or events;
- (2) Office and facility renovations;
- (3) Aviation or other transportation services; and
- (4) Other similar items, activities, or events for which the Company may reasonably anticipate incurring expenses, or reimbursing an employee for incurring expenses.

A. Prohibitions

The following are prohibited under the Luxury Expenditures Policy:

- (1) The reimbursement of any non-business related expenses incurred by Company employees;
- (2) The hiring of vendors who are owned, in whole or in part, or employ immediate or extended family members of Company SEO's.
- (3) The reimbursement of any expenses incurred by employee's immediate or extended family members; and
- (4) The reimbursement of any expenses incurred which would otherwise be prohibited under any of the Integrity Code or Standards of Conduct

B. Limitations

The Company will not approve any expenditure unless it is reasonably expected to contribute explicitly to staff development, furtherance of the Company's strategic initiatives, staff retention through reasonable and appropriate performance incentives or in furtherance of some other Company objective or goal as defined and adopted by the Executive Committee.

Any questions regarding the appropriateness of expenditures must be directed to the Business Practices Office.

RESPONSIBILITY OF THE COMPANY

The Company is responsible for ensuring all reimbursements for travel, entertainment and business expenses are made in accordance with this policy and external regulations.

The Company has no obligation to reimburse employees and Service Agreement Workers for expenses that do not comply with the Luxury Expenditures Policy. Employees and management are responsible to consult with the Company's Business Practices Office prior to the expense report submission and approval, respectively, if concerns or questions as to the interpretation or application of this policy arise. The Business Practices Office is responsible to consult with the appropriate subject matter specialist(s) and/or management, as necessary, prior to providing guidance on policy interpretations or questions.

RESPONSIBILITY OF THE EMPLOYEE

Employees on business or incurring entertainment or business expenses on behalf of the Company are responsible for understanding and complying with the Company policy as described herein.

All employees are required to obtain preauthorization prior to incurring any travel related expenses. If an employee has a legitimate business need, the Travel Request Form must be completed and routed to the employee's department leader and subsequently to a member of the Executive Committee or delegate for final approval.

The approved Travel Request Form must be included with each expense report submission for the corresponding travel related expenses (except travel related expenses incurred within a 100 mile radius of the employee's normal place of work).

Contained in this policy are a number of provisions where the approval of an Executive Committee member may be permanently or temporarily delegated. The delegation of an Executive Committee member's authority must be in writing and retained as a business record according to Company record retention requirements.

The employee seeking reimbursement must route the expense report to whom they report or to an individual at a higher grade band who would have adequate knowledge of the specific expense(s). By submitting the expense report for approval, the employee is implicitly approving the expenses and support documentation as legitimate and correct. In cases where an expense report contains an expense which requires a higher level of approval (e.g., a vice president), the expense report must be routed to the appropriate individual with the requisite knowledge of the expenses incurred.

All employees are expected to pay and report individual travel, entertainment and business expenses. However, when this is not the case, such as with lodging or group meal expenses, the most senior Company employee should incur the expenses. In cases when payment by the senior Company employee is impractical, the expense report containing expenses for the senior Company employee must be approved by either the employee's supervisor or an individual with the appropriate delegation of authority and who did not participate in the expensed event. For example, a Band 93 pays for expenses of a Band 94, this expense report should be routed to a Band 95 for approval or a Band 94 if this is the employee's direct supervisor and the approver did not participate in the expensed event.

RESPONSIBILITY OF THE AUTHORIZED APPROVER

Authorized approvers have primary responsibility for ensuring compliance with this policy and verifying expenses and related receipts meet the following criteria:

- The nature and amount of expense is commensurate with the objectives of the employee's assignment and was incurred while conducting Company business
- The information in the expense report and related receipts is accurate and in accordance with policy
- The expenditure is charged to the proper expense type(s)

POLICY DEVIATION

Requests for deviations from this policy require prior written approval by the Chief Executive Officer (CEO), Chief Financial Officer (CFO) or Chief Operating Officer (COO). Approved deviations should be submitted with the expense report to which they relate.

AMERICAN EXPRESS CORPORATE CARD PROGRAM

The American Express Card is the only payment vehicle for all travel expenses incurred by Company employees. The Corporate Card program provides employees with a variety of benefits and allows the Company to realize vendor negotiated discounts and rebates.

All employees who take at least one trip per year or incur entertainment or business expenses of \$100 or more per year are required to apply for an American Express Corporate Card.

Applications for a Corporate Card must be approved by a Vice President or higher.

The American Express Corporate Card should be used for travel, entertainment and business expenses including:

- Air Travel
- Lodging
- Vehicle rental
- Rail travel
- Meals and Entertainment
- Miscellaneous travel, entertainment and business expenses

Employees using the Corporate Card for purchases must note:

- Individual cardholders are liable for all charges made on their card
- Use for personal charges is not permitted, except in emergency or extenuating circumstances or when a personal expense is included with another expense authorized by the Luxury Expenditures Policy (e.g., the cost of movies ordered during a hotel stay which are included on the same hotel folio/receipt).
- Employees who have twelve consecutive months of inactivity will have their accounts closed

Other methods of payment should be utilized only in situations where American Express is not accepted.

Employees assigned to work locations outside the United States, should consult management on the policies and procedures governing a country specific Corporate Card program.

ENTERTAINMENT OR EVENTS

Hosting, sponsorship, other payment for conferences and events

The individual travel requirements are applicable to group travel. The Company travel agency representative must be utilized to arrange group travel (Note: "Group travel" in the context of this policy is defined as ten or more Company employees traveling to the same destination which requires reservations and/or accommodations such as airline and/or hotel).

Expenses related to events must be preauthorized by the CEO, CFO or COO . Examples of events in this context include:

- Meetings which include meals/snacks greater than \$1,000
- Overtime meals greater than \$1,000
- Team building and holiday events greater than \$1,000
- External events with business partners greater than \$10,000

Meals and Entertainment

Only reasonable meal costs for employees while traveling on business will be reimbursed (Note: "traveling" for the purposes of meals and entertainment is defined as an employee being required to stay the night away from home).

Employees will be reimbursed for the actual cost of meals (including taxes and gratuities).

When travel does not include an overnight stay, an employee's lunch, which does not have a business purposes, is not reimbursable. Breakfast or dinner may be reimbursed if the travel requires a significant departure from the employee's normal work schedule, such as early departure from or late arrival back home.

A business meal is when at least one non-employee business partner is present and the primary purpose of the meal is to discuss business. Employees should exercise prudent judgment regarding cost of business meals.

Entertainment expenses include outings to night clubs, theaters or sporting events when a business discussion takes place during, immediately before or immediately after the event. Employees will be reimbursed for entertainment expenses if the person(s) entertained is/are non-employees, has a potential or actual business relationship and the business discussion will benefit the Company.

Employees must substantiate the date, place, individual attendees (not the "group" as a whole) and business purpose of any business/group meals or entertainment.

OFFICE AND FACILITY RENOVATIONS

Expenditures relating to office and facility renovations require the approval of the Vice President, Administrative Services consistent with the authorities delegated by the Board of Managers.

AVIATION OR OTHER TRANSPORTATION SERVICES

Travel Reservation Requirements

Travel reservations should be made as soon as travel plans are finalized to receive advance purchase discounts. All domestic travel reservations are required to be made through the Company travel agency website, except in emergency or extenuating circumstances which must be documented in the employee's expense report submission.

An employee who has three or more domestic segments within the same travel itinerary may utilize the services of a Company travel agency representative.

International travel reservations are recommended to be made through the Company travel agency website. However, an employee traveling abroad may utilize the services of a Company travel agency representative.

North American and International Air Travel

North American travel includes travel within and between any of the United States and its territories and possessions, Canada and Mexico, with the exception of Alaska and Hawaii.

Employees are expected to book the lowest-priced, non-stop coach class available which matches the time and destination requirements for the purpose of travel. Coach Class is required when the destination is under 4 hours continuous flying time. Business class airfare is allowed when traveling to Alaska, Hawaii and destinations outside North America or when destination is over 4 hours of continuous flying time. If there is no Business Class service configuration, i.e. only economy or First Class, then First class is permitted. First class is not permitted if Business Class is sold out. (Note: Employees assigned to work locations where special programs have been negotiated to ensure a reserved seat are permitted to use such service). A seating class upgrade at the expense of the Company is not permitted.

The Company has negotiated special rates and discounts for employees with preferred carriers. In order to capture the greatest potential savings, employees should use these preferred carriers whenever their discounted fares are lower than those of other carriers with similar schedules.

The Company will not reimburse employees for tickets purchased with frequent flyer miles. The Company will however, reimburse fees associated with issuing a frequent flyer ticket such as taxes and agencies' or airlines' service fees. Frequent flyer memberships should not influence employees to select a flight that is not the lowest priced flight available.

Employees may not travel for business purposes on personal aircraft.

Employee travel on Company sponsored charters should be coordinated through Farmington Hills Procurement and requires preauthorization by an Executive Committee member or delegate.

Dues for membership in an airline club are not reimbursable.

The airlines are responsible for compensating the owners of lost baggage. The Company will not reimburse employees for personal items lost while traveling on business.

When a trip is canceled after the ticket has been issued, the employee should contact the Company travel agency and inquire about using the same ticket for future travel. Incurring

cancellation and change fees for airline travel is a cost of doing business. However, employees should explain the reason why the change was necessary on their expense reports.

Unused or voided E-Tickets, paper airline tickets or flight coupons may have a cash value and therefore must not be discarded or destroyed. Employees should disposition unused or voided airline tickets in the following manners:

- Any used paper tickets or flight coupons must be returned to the Company travel agency at the conclusion of the trip
- For E-Tickets you must notify the Company travel agency or the agent which issued the ticket and request a refund or credit toward another trip
- For a change fee, some non-refundable tickets can be used for future travel. Unused non-refundable E-Tickets will be tracked by the Company travel agency and should be utilized for future travel

Upon discovery of a lost or stolen ticket, the employee should immediately contact the issuing travel agency, which will file a lost ticket application.

Additional travel insurance is not a reimbursable expense.

All cross-border travel, regardless of mode of transportation, geographic proximity or country, must be coordinated with International Human Resources in Farmington Hills (United States assigned employees and expatriates) or a local Human Resources representative (non-United States assigned employees). With the exception of travel to and from the United States and Canada, all employees are required to notify Security in Farmington Hills of travel plans (Note: Employees who are assigned to a work location which require cross-border travel are exempt from the cross-border travel provisions upon a documented review and approval of the employee's facts and circumstances by International Human Resources (United States employees and expatriates) or a local Human Resources representative (non-United States assigned employees) and Security. However, this does not exempt these employees from required consultation for other types of cross-border travel which would not be considered part of their normal daily commute).

All International expenses should be recorded on the transaction date. Employees may only use the following site to identify the appropriate exchange rate www.xe.com.

Rental Vehicles

The Company has negotiated special rates and discounts with preferred providers. In order to capture the greatest potential savings, employees should use these preferred companies whenever their discounted rates are lower than those of other companies with similar vehicle classes.

Employees may rent a vehicle to arrive at their destination when driving is more economic and convenient than airline or rail travel.

Employees should select a mid-size vehicle when traveling individually on Company business. A full size vehicle may be selected for trips with three or more employees. Upgrades are allowed in vehicle class only if offered at no additional charge. Vehicle upgrade charges are not reimbursable unless a vehicle in the authorized category is not available. Refueling rental vehicles is a reimbursable expense. The employee should consider the most economical method for refueling (i.e., pre-purchase fuel option versus employee filling fuel tank before returning vehicle).

Membership fees for rental agency club programs are not reimbursable.

Employees are responsible for canceling rental agency reservations and must contact either the Company travel agency (recommended) or the rental vehicle agency. Employees should request and record the cancellation number in case of billing disputes.

Only Company employees are authorized to drive rental vehicles secured for business purposes. Company vehicle insurance does not cover non-employees.

Employees who choose to extend a business trip for personal reasons are responsible for the daily fees incurred for personal use.

United States employees must accept all insurance coverage when renting a vehicle in a country outside of the United States or in Alaska and Hawaii. Therefore, the cost of insurance for rented vehicles outside the United States, Alaska or Hawaii is reimbursable.

For employees assigned to work locations outside the United States, employees should consult management on the policies and procedures governing a country specific rental vehicle program.

Other Ground Transportation

Company vehicles (i.e. pool, employee lease, field, courtesy, promotion and product evaluation vehicles) must be considered first when determining mode of transportation for business use. If an employee has access to a Company vehicle it must be utilized before personal vehicles.

Company Field/Pool/Product Evaluation Vehicles

The following are the expenses which are considered reimbursable for Company Field/Pool/Product Evaluation vehicles:

- Fuel
- Licensing and titling
- Maintenance
- Repairs
- Vehicle washing
- Towing services
- Rental vehicles in connection with emergency road service

Note: More restrictive reimbursement provisions may be developed on a country or location basis. The employee is responsible for understanding all country and location specific policies and procedures before incurring expenses.

Employee Lease/Personal Vehicles

Personal vehicles for business purposes are discouraged. However should the need arise a personal vehicle may be used (e.g., a pool vehicle is not available).

Employees authorized to use their employee lease or personal vehicle when on Company business will be reimbursed only for actual miles traveled at the maximum rate allowed to avoid a taxable consequence (Note: An employee lease in the context of this policy is a vehicle which is procured via the Chrysler LLC "Employee Lease Vehicle Program." An employee lease vehicle is considered a Company vehicle. An employee personal vehicle is defined as retail leased or purchased vehicle. This includes vehicles purchased at Chrysler dealerships). The appropriate way to calculate mileage or kilometer reimbursement is the actual miles or kilometers incurred less the employee's normal commute to work. For example, an employee travels 30 miles from his/her home to another work location and returns home; if the normal distance back and forth to his/her assigned location is 20 miles, the employee will be reimbursed for the additional 10 miles.

Mileage or kilometers incurred for travel between an employees normal place of business and their residence is not reimbursable.

Tolls, Parking, and Storage costs are reimbursable for both company and employee-owned/leased or rental cars while used on company business.

Employees will not be reimbursed by the Company for personal vehicle collision losses. In addition, the company does not reimburse for accidents encountered during the employee's normal commute to and from work.

Private sedan or vehicle services are normally more expensive than taxis and should only be used when more economical taxi services are not available. When driving to and from the airport, the employee must consider the most economical mode of transportation.

Luxury limousine service is not a reimbursable expense.

Rail travel may be used whenever the employee finds it economical and convenient. All rail travel should be at the lowest available fare that offers reserved seating. For travel in excess of six hours, first class seating is allowed even if reserved seating is available in coach class. For most international rail travel, reserved seating is only available in first class.

OTHER

Lodging

Employees should stay in a standard room using either the Company's negotiated rates or the best available whenever possible. All hotel reservations are required to be made through the Company travel agency website, except in emergency or extenuating circumstances. If making a reservation directly with a hotel is absolutely required, it is necessary for the employee to identify themselves as a Company employee in order to obtain a negotiated rate (Note: If a negotiated rate is not available at a hotel being considered, an employee should request other available discounts). An employee's lodging expenses which appear to be excessive (e.g., a stay at a luxury hotel) and/or are unsubstantiated by the business purpose will not be reimbursed except when approved by a vice president or higher. Hotel upgrades at the expense of the Company are prohibited.

It is the employee's responsibility to notify either the hotel or the agency with whom the reservation was made to cancel a room reservation. "No show" charges are not reimbursable without an explanation of a business reason. Employees should remember that cancellation deadlines are based on the local time at the destination hotel. Employees should request and record the cancellation number in case of billing disputes.

Employees on Company business should select hotels exclusively on price and not on their frequent guest memberships. Membership fees associated with joining frequent guest programs are not reimbursable.

Phone Usage

Employees making business calls should utilize their company issued wireless mobile phone devices, if available, in-lieu of other privately owned phones such as hotel phones. Calls where privately owned phones are utilized should be made only in emergency or extenuating circumstances and will be reimbursed under the following guidelines:

- That are reasonable and necessary for conducting business

- When the hotel bill with the itemized call is attached to the expense report
- When an original itemized phone bill is attached to an expense report

Employees will be reimbursed for personal telephone calls allowing them to stay in reasonable contact with their family and friends, subject to the above mentioned guidelines (Note: When phone calls are necessary and reasonable, the employee must utilize the most economical phone to contact individuals).

Employees should refrain from using air phones except in emergencies or extenuating circumstances. In the event an air phone is utilized, an explanation of business purpose must be noted on the expense report.

Gratuities

See Appendix B for specific gratuity guidelines.

Spousal and Family Travel

The travel expenses of an employee's spouse and family are not reimbursable unless situations arise where the spouse or family's involvement serves a legitimate business purpose. The reimbursed expenses should be limited to business expenses only. The business purpose of spousal and/or family travel must be documented on the expense report.

Relocation

Contact Human Resources for the procedures for reimbursement of relocation expenses.

Miscellaneous Business Expenses

Procurement must be consulted prior to the purchase of any miscellaneous non-travel business expenses not covered by a specific provision in this policy. Examples of these expenses include, but are not limited to:

- Newspaper subscriptions
- Business memberships
- Training material

Note: This includes business expenses which are paid directly by the Company to a vendor or service provider.

Employee Gifts, Awards and Prizes

All individual department employee gifts, awards and prizes must be administered through Human Resources.

Use of Per Diems and Cash Advances

Per diems and cash advances are prohibited.

Combining Personal with Business Travel

Personal/vacation travel may be combined with business travel provided there is no additional cost to the Company.

TIMELINESS OF EXPENSE REPORTING

Expense Reports must be approved and submitted for payment within 60 days from the date the expense was incurred or from the completion of the trip, whichever is longer. Approved expense reports submitted for reimbursement after 60 days require approval by a vice president or higher. An extended period of 30 days (up to a total of ninety days) will be allowed in those cases where the employee has obtained an approved reasonable exception from a vice president or higher. Examples of a reasonable exception include: extended personal illness, death in the family, unanticipated leave of absence and travel outside the country for an unexpected extended period of time.

To ensure the timely monthly settlement of the American Express Corporate Card charges, claims for reimbursement of prepaid expenses for hotels and conference fees that have been charged to the American Express Corporate Card may be made in advance of the trip date or the date on which an entertainment or business expense will take place.

RECEIPTS

Employees must submit with their expense report a copy of the original receipt for all travel, entertainment and business expenses at or greater than \$10.00. Expense reports submitted without valid receipts must be approved by a vice president or higher.

MONITORING

Corporate Audit or other Company functions may include reviews of travel, entertainment and business expenses in the course of their work. Employees are required to cooperate with requests for additional information to substantiate any expense report submissions. Additional requests for information may include, but is not limited to:

- Corporate credit card statements
- Further documentation to clarify the business purpose of an expense

Internal Reporting and Oversight:

Internal reporting and oversight is accomplished through several different processes:

- Accounting conducts a review of a sample of submitted expense reports prior to employee reimbursement.
- Accounting has implemented several “flags” in the expense reporting system that will require additional Accounting Department approval before an employee is reimbursed. The requirement that all travel related expenditures are preauthorized by a member of the Executive Committee is one such flag.
- Questions regarding potential abuses of expense reporting are referred to the Business Practice office for investigation.

The Business Practices Office (BPO) is responsible for investigating allegations on non-compliance with Chrysler Financial policies.

REPORTING REQUIREMENTS

As required, the Company’s Board of Managers (“Board”) has formally adopted this Luxury Expenditures Policy. Any amendments to this policy must be approved by the Business Practices Committee and submitted to and adopted by the Board. Additionally the PEO and PFO will, within ninety days of the completion of each fiscal year any part of which is a TARP period, certify

that the Company has adopted and maintains an excessive or luxury expenditures policy and has provided this policy to Treasury in each case in accordance with the requirements under the Interim Final Rule.

In accordance with the Interim Final Rule, the Company will initially file this policy with Treasury and post the text of this policy on its Internet website by September 14, 2009. On an ongoing basis, the Company will file and post the text of amended Luxury Expenditures Policies with the Treasury and Company's website, respectively, as soon as is practicable after the Board's approval and adoption of the amended policy.

DISCIPLINE AND SANCTIONS

To the extent that any employee is deemed to have caused a breach of this policy, the Business Practices Committee, in conjunction with the Business Practices Office and Human Resources will make a determination as to the appropriate discipline given the facts and circumstances of the breach.

SUMMARY

It is not possible to address every travel, entertainment or other business expense situation that may arise. Employees and management should not assume any business expense incurred is reimbursable. Questions about the application of the Luxury Expenditures Policy should be referred to the Business Practices Office at:

Address: Chrysler Financial, Business Practices Office
CIMS 405-16-10
27777 Inkster Road
Farmington Hills, MI 48334-5326, USA

Phone: (866) 721-6736 (Inside the US)
(248) 427-5904 (Outside the US)
870-5904 Tieline (Inside the Company)

Secured Fax: (248) 427-6500

Email: cfbpo@chryslerfinancial.com

APPENDIX A
Personal and Unallowable Expenses

Note: This list includes some of the most common personal and unallowable expenses requested for reimbursement or payment submitted to the Company. These items should not be reimbursed or paid using Company funds except where specifically noted, authorized by other policy or a deviation from the policy is granted:

AIR TRAVEL
Air phone usage (except in emergency situations or extenuating circumstances)
Airline/airport club membership dues
Airline frequent flyer programs
Airline tickets purchased with frequent flyer miles
Seating upgrades on domestic flights, coach to business or first class
AUTO - PERSONAL
Commuting (employee travel to/from work on a daily basis)
Parking or traffic violations
Personal vehicle mileage (non-business)
Personal vehicle routine maintenance/tune-up/wash
Personal vehicle repairs or replacement as a result of natural disasters
AUTO - RENTAL
Rental agency club membership
Rental vehicle insurance covering personal use
Rental vehicle expenses while personal vehicle is repaired
Rental class upgrades which incur additional expense to the company
Vehicle rentals for employee near normal place of employment
BAGGAGE
Baggage lost by transporter
Purchase of luggage, briefcases, etc.
CASH
Per diem or advances for any purpose
CANCELLATION FEES
Fees for any type of cancelled travel reservation without an adequate business purpose
CONTRIBUTIONS
Donations to charitable causes of any kind or sponsorships (excluding those authorized by policy)
Political
CLUBS
Country and social club dues and initiation fees
CREDIT CARDS
Credit card annual fees and finance charges
Credit cards reward programs
INSURANCE
Optional business travel or baggage insurance
Personal accident insurance (domestic)
Personal property insurance
Rental vehicle insurance covering personal use
LODGING
Hotel frequent guest programs
Luxury hotel or lack of business purpose for stay (except when authorized by a vice president or higher)
Room upgrades

MISCELLANEOUS
Office supplies (except when authorized by a vice president or higher)
PERSONAL – OTHER
Barbers
Birthday items (e.g., cakes, cards, decorations)
Child care
Clothing or toiletry items (personal)
Expenses related to vacation or personal days taken before, during or after a business trip
Fines and penalties
Gifts (e.g., anniversary, baby shower, birthday, wedding, etc.)
Golf fees
Hairdressers
Health club fees while traveling or otherwise
Loss/theft of personal property
Massages and spa services
Office decorations of any sort
Personal reading materials (magazines, books, newspapers, etc.)
Personal telephone calls in excess of reasonable calls home
Pet care
Sauna
Shoe shines
Souvenirs, personal gifts
Sundries not associated with breakfast, lunch or dinner (e.g., bottled water, coffee, gum, mints, snacks, etc.)
Telegrams – personal
Team meeting related expenses exceeding monetary amount thresholds established within this policy (except when preauthorized by an Executive Committee member or delegate)
Tuxedos or evening gowns
REWARDS
Employee awards or recognition (e.g., meals, cakes, outings, events, trophies, gift cards, etc.)
TRAVEL RELATED - OTHER
Incidental expenses (e.g., airline and hotel movies, mini-bar, etc.)
Lack of receipts for expenses (except when expense report is approved by vice president or higher)
Laundry/valet services (except when traveling away from home five consecutive days or more)
Medical expenses while traveling (except when authorized by a vice president or higher)

APPENDIX B
Gratuity Guidelines

The guidelines below are only for countries where gratuity for service is customary. Where not customary, employees should not provide a gratuity. The guidelines are to be adhered to in all situations detailed below. Where a specific situation was not addressed in a guideline the employee and corresponding approver should consider the spirit of the gratuity guidelines when arriving at the appropriate amount. Any amount of gratuity provided over and above the guideline is considered a personal expense and shall not be reimbursable to the employee:

MEALS AND ENTERTAINMENT SERVICES	
AIRPORT OR TRANSPORTATION SERVICE PROVIDER BAGGAGE HANDLERS:	1\$-2\$ maximum per bag per leg of trip
ALCOHOL:	15-20% of the total bill excluding tax
BUFFET:	\$1-2 per individual dining
MEAL DELIVERY SERVICE:	15-20% of the total bill excluding tax
ROOM SERVICE:	The gratuity should not exceed 15-20% of the total bill excluding tax. No gratuity is required except when not included.
WAITSTAFF:	15-20% of the total cost of the meal, excluding tax (additional gratuity is prohibited when an amount for service is automatically added to the total cost of the meal. For example, groups of six or more individuals when a 15% gratuity was added to the bill)

LODGING SERVICES	
CONCIERGE:	Gratuity is prohibited
DELIVERY OF SPECIAL ITEMS:	\$2 for the first item and \$1 for each additional item
DOORMAN:	\$5 maximum per stay (gratuity should only be given when an actual form of service was provided. For example, hailing a cab or holding an umbrella for an employee in the rain)
MAIDS/HOUSEKEEPING STAFF:	\$5 daily maximum
MAINTENANCE/SERVICE PEOPLE:	Gratuity prohibited
PORTER, DOORMAN OR BELL STAFF WHEN CHECKING IN AT HOTEL:	1\$-2\$ maximum per bag

TRANSPORTATION SERVICES	
COURTESY SHUTTLE DRIVERS:	1\$-2\$ maximum per bag or \$4-\$5 for a group
TAXI SERVICE:	15-20% of the total fare
VALET SERVICE:	\$1-\$2 maximum for the attendant to retrieve your vehicle. Gratuities for parking your vehicle are prohibited