

BMW Group South Africa	BUSINESS TRAVEL INSTRUCTION	DID No.: DID-ZA-0086658
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	Coordinated with: Executive Board Committee 19 June 2023, Management Board Meeting Approval 22 June 2023	Document Owner: C3-ZA-F-4


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CHIEF FINANCIAL OFFICER
 BMW FINANCIAL SERVICES (SOUTH AFRICA) (PTY) LTD



CHIEF FINANCIAL OFFICER
 BMW (SOUTH AFRICA) (PTY) LTD

Effective date:

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Current regulations are available in the Intranet under: [BMW Group South Africa Regulations](#).

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1. PURPOSE AND SCOPE.

This BMW Group South Africa Instruction "Business Travel" is based on the BMW Group Policy "Business Travel" and has been adapted in accordance with South African legislative requirements (e.g., tax and employment laws) to govern all processes relating to business travel. Travellers, managers with approval authorization and travel administrators are responsible for compliance with these requirements, including, but not limited to the correct and efficient processing of business travel in the general interest of the BMW Group South Africa.

Any reference to BMW SA' Management Board or Chief Executive Officer should also be construed as reference to the BMW Financial Services Executive Board Committee or Chief Executive Officer.

This Business Travel Instruction must be read together with Annexure: Temporary Employment Service Providers and shall apply to consultants or contractors travelling as assigned by BMW Group SA.

2. TERMS, DEFINITIONS AND ABBREVIATIONS.

"BMW SA"	means BMW South Africa (Pty) Ltd.;
"BMW FINANCIAL SERVICES"	means BMW Financial Services (South Africa) (Pty) Ltd.;
"BMW GROUP SA"	Means collectively, BMW South Africa (Pty) Ltd., its subsidiaries in the Republic of South Africa and BMW Financial Services (South Africa) (Pty) Ltd.
"Affiliates"	means, in relation to BMW Group SA, any company or entity which directly or indirectly controls, is controlled by, or is under common control with BMW Group SA;
"Function"	Relevant business Department within BMW Group South Africa and / or BMW Group AG Group Companies;
Traveller	Means an Employee or a consultant or contractor assigned to BMW Group SA by a Temporary Employment Service (TES) provider who is travelling for business purposes as instructed by BMW Group SA;
"Employee"	means an individual who is employed by BMW Group SA, either part-time or full-time under a contract of employment;
"BMW Management Board"	means, collectively, the BMW SA directors and prescribed officers appointed from time to time to manage the daily business activities of BMW SA;
"Executive Board Committee"	means, collectively, the BMW Financial Services (South Africa) (Pty) Ltd members of the Executive Board Committee appointed from time to time to manage the daily business activities of BMW Financial Services;

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"Prescribed Officer"	means a person who, despite not being a director of a particular company: - exercises general executive control over and management of the whole, or a significant portion, of the business and activities of the company; or - regularly participates to a material degree in the exercise of general executive control over and management of the whole, or a significant portion, of the business and activities of the company;
"Responsible Person"	means any Employee on Functional Levels I to V.
"Business Trip"	refers to any temporary business activity undertaken by the as-sociate on behalf of the BMW Group SA outside of his/her home or workplace. The workplace is defined as any of the locations where BMW Group SA operates, or the designated workplace as agreed upon between an employee, consultant or contractor and BMW Group SA.
Travel Agency	Appointed travel management company for BMW Group SA.

3. CHANGES TO INSTRUCTION

The Company reserves the right to alter, withdraw or replace any provision at its discretion.

4. BEFORE THE TRIP.

4.1 GENERAL CONDITIONS.

Before making travel arrangements, Travellers must verify the possibility of telephone or video conferences instead of traveling. Means of travel for business trips must be chosen in accordance with the criteria of sustainability, costs and time.

For business trips, the route and means of travel chosen must be time and cost-efficient.

Legal and visa requirements on arrival must always be considered and observed before a business trip.

Travellers, their respective managers and travel administrators are jointly responsible for assessing the necessity of a business trip and for carrying it out as economically as possible. Travel and working times must be planned reasonably and in due consideration of what can be expected from the Traveller. Applicable legal regulations on working hours must be observed.

In general, travel expenses must not be paid by actual or potential business partners (exception in case of approval, see chapter 10.)

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BMW Group SA will only cover travel expenses if this complies with authorisation and payment conditions set out in this instruction and its guidelines.

4.2 HEALTH & SAFETY.

Travel arrangements must be organized by Travellers and their managers in such a way that functions /departments can continue to work even in the event of an accident.

Depending on the security situation, function "Corporate Security" (PA-S) may issue regulations to limit the number of Travellers using a single means of transport.

Travellers must inform themselves about the particular security risks and medical conditions in the destination country as well as existing travel restrictions before they start their trip. Travel to high-risk countries requires approval from PA-S. Further information on travel and expat safety, as well as vaccination and travel medicine can be found on the respective intranet page.

In the event of a security-related emergency or for medical advice, the Travel Emergency Hotline published on the BMW SA Intranet must be used.

Medical questions in conjunction with business trips must be directed to the BMW Health Services. Necessary medical services (e.g., preventive medical check-ups, medical counselling, medication, and first-aid kit) must be obtained from BMW Health Services. Costs for external medical services will not be reimbursed.

Travellers conducting business activities in the tropics, subtropics, or other stays abroad with climatic burdens/exposures and risks of infection must attend a mandatory travel health consultation with BMW Health Management. The obligation applies irrespective of the duration of the assignment abroad.

To fulfil the duty of care, it is necessary to provide the function Corporate Security (PA-S) with the current and complete travel data for the respective business trip.

BMW Group SA ensures that all travel data (for details see BMW Group Instruction "Security") of the Travellers are transmitted to the Travel Locator System via the specified booking channels and that the requirements of the function "Travel Management" (FR-24) and "Corporate Security" (PA-S) for data transmission and data quality are met.

While travelling on business, Travellers must adhere to data security requirements and ensure that confidential data are secure. Any strictly confidential data they may be carrying must be encrypted and the principle of minimal data storage applies (see BMW Group Policy "Security", Instruction "Security", Instruction "Information Protection").

4.3 COMMERCIAL GOODS.

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Carrying commercial goods (e.g., goods for production, research & development, for trade shows, fairs, etc.) is generally non-permissible. This does not apply for personal effects and belongings (e.g., one corporate laptop, one corporate cell phone, etc.) and gifts not exceeding the permitted values.

If required, commercial goods should only be dispatched and received by using the BMW customs and logistic processes. Only in justified, exceptional cases and only after approval of the responsible function for "Taxes, Customs" (C3-ZA-F-50), items may be carried in the Traveller's luggage.

Travellers must ensure proper customs clearance in compliance with legal requirements.

5. WORKING TIME, TRAVEL TIME AND REST PERIOD.

Business travel should be planned to ensure that both a reasonable workload and a balance between time spent traveling and time spent at the destination is achieved. Statutory provisions governing working time must also be taken into consideration.

Travel times and journeys begin at the moment when the Traveller leaves their usual workplace/home. This covers the entire duration of travel to the destination and back to the Traveller's usual workplace/home. This is referred to as travel duration and is measured in hours and not in days.

W.r.t international travel only, if, in the course of business trips, there are occasionally free days during the work week (between meetings/workshops/conference) they will be considered as being business days if work is performed on the day.

6. TRAVEL MANAGEMENT SYSTEM.

All travel (flight, hotel, rental vehicle etc.) must be booked through the travel agency by using the applicable Travel Management System ("TMS"). The TMS can be accessed from the BMW SA Travel Management Intranet page. A direct request (e.g., call / manual request form) to the travel agency may only be used in the following circumstances:

- In case of emergency (e.g., events outside of the control of the Traveller).
- When travel arrangements need to be changed.
- Out-of-ordinary travel arrangements (e.g., group bookings, bookings redeeming miles related to frequent flyer programs etc.)
- The travel agency's 24-hour phone number is listed on the ticket/ travel itinerary and must be used for all changes.

In order to obtain a cost advantage with lower rates, Travellers are required to book business travel at least 14 (fourteen) days in advance of the travel date.

7. CASH ADVANCE.

In relation to TES consultants or contractors, refer to the specific annexure.

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The cash advance will be paid directly into the Employee's bank account 7 (seven) days prior to the start date of the trip. It is, therefore, the Employee's responsibility to ensure that the advance is reflected in their bank account at least 3 (three) days prior to the start date of their trip and, if not, to follow up with the Travel administrators.

Cash advances paid to Employees in relation to a trip which is subsequently cancelled will result in the cash advance being deducted through payroll.

The cash advance is only to be used for the specific business-related travel expenditure and daily allowance.

Any advances granted will be offset against the travel expenses claimed by the Employee in accordance with the expense claim process (see Section 15.1).

The Traveller is responsible for the safekeeping of invoices used in support of the expense claim. The Traveller is liable to refund BMW in the event that the advance taken is greater than the daily allowances and actual business expenses incurred, or the trip was cancelled.

Cash advances must be requested at least 5 (five) days before travel, to allow for timely reflection of the payment into the Traveller's account. Travellers must therefore plan their travel accordingly, to avoid complications and delays in their travel journey.

A Traveller may use their personal credit card for expenses if they did not take an advance. In such an event, reimbursement shall occur in terms of the expense claim process (see Section 15.1).

BMW SA does not issue foreign cash advances. If such are required, it is the responsibility of the Traveller to arrange for physical cash in a foreign currency prior to departure. In such event, the following applies:

- The Traveller has the option to purchase foreign exchange from any authorised currency dealer (e.g., bank, foreign exchange vendors at the airport or ATM).
- Travel expenses paid for in foreign cash will be reimbursed in terms of the expense claim process (see Section 15.1).
- BMW Group SA shall only reimburse foreign currency expenditure in the equivalent Rand currency.
- Transactional fees incurred by the Traveller when purchasing foreign exchange are only claimable on a pro-rata basis up to the maximum value of the daily allowance plus justified business expenses.

8. BONUS PROGRAMMES.

Travellers may make use of any bonus programmes offered by airlines, train companies, hotel chains and car rental companies. Concessionary rates from bonus programs may be used by the Traveller him/herself or may be transferred to another Traveller travelling on business. They may not be used for upgrades to a higher class than has been authorized i.to the business travel instruction. The usage of such bonus programmes must however only be conducted through the BMW Group SA approved booking channels and Travellers may not use any alternative channels for this purpose.

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9. APPROVAL AUTHORITY.

All business trips must be approved by the line manager in accordance with the organisational chart, as well as the cost centre manager. Approval is obtained via electronic workflow using the TMS.

All travel must be approved in advance even if there no expenditure, except where it is defined as a regular part of the Traveller's job and is conducted locally.

The purpose of the trip, duration, destination and means of transportation must be coordinated with the line manager with approval authorization in due time prior to the trip, even if no expenses are incurred.

10. EXCEPTIONAL OR ADDITIONAL TRAVEL ARRANGEMENTS.

Business trips should only be carried out for the benefit of BMW Group SA. As a general rule, business trips should not be extended to allow private holidays to take place.

Additional arrangements or changes to usual business trip conditions (e. g. allowing actual or potential business partners to pay for business trips, combining business trips with private stays, taking companions on business trips) must be justified in writing by the Traveller and must be approved in advance in writing by the divisional director. Such approval is required even if there is no additional expense to BMW Group SA. This fact must be documented in writing and substantiated by dated printouts from the flight search section in the TMS or from the travel agency. These printouts must be attached to the travel request in the TMS.

The traveller is also obliged to submit an agenda which clearly identifies the business and private aspects of the trip.

Approvals for actual or potential business partners to pay for travel expenses may only be granted if compliance requirements are met, and it is explicitly confirmed that this arrangement would not affect the independence or judgment of the Traveller when initiating or handling the business relationship.

Additional arrangements or changes to usual business trip conditions may not be made if they result in a change to any of the departure or arrival locations than what is required for the business trip. The Traveller must also be able to prove that a genuine business trip was required and that the private portion of the trip is not disproportionate to the total duration of the business trip.

Expenses associated with the private part of the trip will not be reimbursed by BMW Group SA. The Traveller is responsible for identifying and excluding any private expenses during the expense claim process.

- Detail of the agenda/calendars/work itinerary must be attached to clearly distinguish private and business components.
- Daily allowances will not be paid for the duration of private stays and must be reduced to zero in the TMS.

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Travellers may not downgrade their travel arrangements in order to accommodate relatives at BMW Group SA's cost where such relatives are not accompanying the Traveller for business reasons.

In respect of exceptional and additional travel, an exception exists for the ZA Hub only, where first line managers reporting to the divisional director will make such approvals for Travellers in their department. First line managers reporting to the divisional director must still obtain divisional director approval for their own travel exceptions.

11. STAYS ABROAD.

Additional country-specific legal provisions have to be fulfilled during stays abroad. Travellers are obliged to inform themselves in good time before departure about country-specific requirements (in particular visa and entry requirements).

When entering the European Union (EU), the European Economic Area (EEA), Great Britain and Switzerland, employers and Travellers are obliged to comply with the requirements of the EU Posted Workers Directive and the EU Regulation on the Coordination of Social Security Systems (Business Travel Portal, link see Appendix). The same applies to travel within the EU and the EEA.

12. MEANS OF TRANSPORT.

12.1 PASSENGER CAR/ MOTORCYCLE.

For short or medium distances company vehicles must be used (passenger cars, motorcycles: personally allocated, function, or fleet vehicles).

Private cars and private motorcycles may also be used for business trips, provided that no company vehicle is available at the time and traveling by public transport is not feasible.

12.2 RAIL TRAVEL.

Entitlement of usage	PG09 and above	All others
Daytime	1 st class	2 nd Class
Night-time (i.e., Trips exceeding the 12 am limit)	1 st class sleeper car, single	1 st class sleeper car, single

Compensation from railway companies must be submitted to the travel agency for credit allocation to the relevant cost centre.

12.3 AIR TRAVEL.

The following essential requirements apply when booking a scheduled flight:

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- Flights must be booked at the earliest possible time (recommendation: 14 (fourteen) or more days in advance) via the TMS or travel agency.
- Bookings of more expensive flights compared to the cheapest available flights are only possible in exceptional cases and must be approved by the manager with approval authorization.
- The flight duration must be considered in the booking of the flight class.

Flight fares within the following limits are permitted and considered as within policy:

- Domestic fares not exceeding the lowest fare for a flight by 15%.
- International fares not exceeding the lowest fare for a flight by 10%.

The flight class of Traveller is determined by on the basis of the traveller's personal grade (if they are an employee) flight duration, destination time zone and budget availability. This refers to the complete duration of air travel including stopovers and connections to the next available flight.

Flight Duration	PG09 and above	All others
Up to 8 hours	Standard Economy	Standard Economy
8 hours or more	Business ^{1&3}	Standard Economy ²

¹In exceptional cases, Employees with Function Level I or General Directors with personal grade G15/16 may use First Class for flights with a duration of 8 hours or more with approval of the responsible BMW AG Board Member.

²Business class may be used if all of the following conditions are met:

- Total flying time is greater than 8 hours; and
- Destination is more than 3 times zones, and.
- The budget holder has the necessary budget to cover the business class flight.

³The Traveller is entitled to travel on Business class provided the budget holder has the necessary budget to cover the business class flight.

- For flights to the BRIC states (Brazil, Russia, India, China) Business Class is permitted.
- For representative trips (e.g., travelling of press or sales), Business Class may be used with approval of the responsible BMW AG Board Member. This is required specifically in the event the flight duration is less than or equal to 8 hours)
- Travellers taking international flights on economy class may arrive at their destination on the day before work begins and return to their permanent place of work on the next business/working day after arriving in their home country. This regulation does not apply for business class travel unless the meeting/workshop/training that the Traveller is attending begins before 12pm, and in such an event, the Traveller may arrive on the day before work begins.

Cancellations missed flights and rebooking must be avoided due to additional charges and changing tariffs borne by BMW Group SA.

Costs due to personal negligence or actions such as failing to cancel reservations or damages charged by travel service providers will not be reimbursed.

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Compensation from airline companies must be submitted to the travel agency for credit allocation to the relevant cost centre.

12.4 CHARTERED FLIGHTS.

The responsibility of steering and evaluation of aircraft charter lies strictly with the function "Flight Services, Planning and Charter" (FR-260). This function must be involved prior to the start of planning. This applies for all orders of charter flights through the BMW Group, be it for the purpose of employee transport as well as transport of external passengers. The function requesting the charter must see BMW AG Board/ Chairman Approval prior to legally binding order.

In addition to steering and evaluation FR-260 holds the responsibility of all solicitation and ordering measures for aircraft charters through the BMW AG and all German affiliates.

12.5 RENTAL VEHICLES.

Travellers using a rental vehicle at their travel destination must do so based on BMW's framework contracts with preferred service providers.

Rental vehicles may be used at the destination only when other means of transportation are ruled out due to economical or time considerations.

Use of a rental vehicle must be booked and approved in advance using the TMS.

Travellers must not take additional insurance as an option that is not included in the BMW rate. (Eg. Collision Damage Waiver and Personal Accident Insurance).

Travellers must not take up UPSELL options from the rental company.

Rental vehicles must be refuelled prior to returning to the vehicle rental agency. Service charges from the rental agency for refuelling will not be reimbursed without a compelling business reason provided on the expense report.

Authorised use of Rental Vehicles

Capacity requirement	Vehicle class
Up to 2 people	Compact class
For 3 people	Full-size
For 4 people or more	Premium

¹ All CEOs and divisional directors are entitled to a premium vehicle (e.g., vehicles equivalent in size to the BMW 5 Series)

Domestic rental vehicle bookings:

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- If a BMW Group product is not available within the allowed vehicle class, an upgrade to a BMW product in the next available vehicle class will be reimbursed by BMW South Africa Group. Should a BMW Vehicle only be available in higher class, you may upgrade to that class, in light of these being representative trips, and in terms of the local strategic framework.

International rental vehicle bookings:

- If a BMW Group product is not available within the allowed vehicle class, an upgrade will **not** be reimbursed by BMW Group SA and is done at the Traveller's own expense. If the category of rental vehicle booked is not available at the Traveller's destination, the Traveller shall take a less expensive vehicle category.
- Travellers are not entitled to use of a BMW vehicle in the respective class. Should the use of a BMW vehicle be indispensable for representative reasons and this vehicle only available in a higher class, the additional costs incurred must be approved in writing separately, by the divisional director.

12.6 TRANSPORT TO AND FROM AIRPORT/RAILWAY STATION.

The Traveller must use the most time and cost-effective means of transport when travelling to or from the airport/railway station considering the possible parking costs at the airport. The use of taxis should, wherever possible, be avoided, if the use of public transport is possible.

12.7 PARKING AT THE AIRPORT/HOTEL/GARAGE OF DESTINATION.

Parking fees in the short-term parking zones at the airport will be reimbursed up to a maximum of 24 hours. For multiple day trips, only parking fees in the long-term designated parking zones at the airport will be reimbursed up to a maximum of 14 days. Reimbursement will only occur upon the production of a valid receipt. The parking fees need not be paid out of the daily allowance. Travellers cannot claim expenses for special parking and separately guarded parking at the airport.

Parking fees at the hotel/garage at the destination will be reimbursed up to a maximum of 14 days and only upon production of a valid receipt.

12.8 SHARE NOW.

In the case of business trips, the "Share Now" vehicle-sharing service may be used for **short** distances if the general conditions of chapter 4.1 are met, provided that no company vehicle is available and the journey by public transport is not feasible.

13. HOTELS, WORKSHOPS AND EDUCATIONAL MEASURES.

Travellers may book hotels within the agreed maximum limit published on the BMW SA Travel Management Intranet page (see Maximum Daily Allowance and Accommodation Rates).

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Travellers are obliged to choose accommodation at the lowest possible rates, including the costs of transfer to and from the hotel.

Reservations in contract hotels using the BMW contract rates are recommended.

Travellers visiting Munich must use hotels with designated room allotments. Thus, hotel rooms in Munich must be booked in those hotels if the agreed allotments are available.

For business trips to Munich that last longer than a week, priority should be given to using the apartments in the BMW guest houses.

Renting company housing as an alternative to hotel accommodation for long-term or frequently recurring business trips to the same location is not permitted.

For all internal or independently organized measures of the specialist functions (e.g., workshops and educational measures.), existing rooms on-site must be used with priority.

13.1 ACCOMMODATION WITHOUT HOTEL RECEIPTS

In lieu of hotel receipts, a per diem amount of 20 euro for each overnight stay for an international business trip may be claimed without supporting expense documentation.

This does not apply to expatriates visiting their home location for any reason.
Due to tax legislation, no allowance for local private accommodation will be paid.

14. WORK VISA REQUIREMENTS

Depending on the circumstances, a Traveller may be required to have a work visa for a business trip. It is the Traveller's responsibility to ensure that they are in possession of the correct travel documents before traveling. Failure to carry the correct travel documents may have far-reaching consequences for both the Traveller and BMW Group SA. Information relating to work visas can be found on the BMW SA Travel Management Intranet page.

For certain destinations, assistance with visa applications may also be requested directly from the travel agency. It is important to note that any assistance offered by the travel agency relating to visa bookings incurs an additional handling fee borne by the BMW Group SA.

15. AFTER THE TRIP

15.1 CLAIMING TRAVEL EXPENSES

In relation to TES consultants or contractors, refer to the specific annexure.

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Employees are entitled to be appropriately reimbursed for any necessary business-related additional costs incurred during business travel, provided that these are not living costs that are normally incurred by the Travellers.

Each travel expense claim with all specifics, additions, and deviations must be submitted to the manager with approval authorization who will release the travel expense claim for reimbursement, provided that all requirements have been met and all information is correct.

Employees are responsible for providing correct information, correct accounting, and confirmation of compliance with all the requirements of this regulation by submitting the "travel expense claim" after the trip.

The TMS must be used for submitting all business travel expenses.

Complete and understandable documentation is essential, especially where exceptions to the norm are necessary. All exceptions must be clearly explained and, where additional approval is required, this must be attached to the expense report in the TMS. Without the relevant approvals, exceptional business expenses will not be reimbursed.

All expense claims must be submitted within 14 (fourteen) business days after returning from the business trip.

Subsequent queries should be resolved within 5 (five) business days. Failure to do so will result in an automatic payroll deduction for the cash advance owed to BMW Group SA until the expense claim is completely finalised, submitted, and approved.

Upon finalisation and approval of the expense claim, amounts owing by the Employee to BMW Group SA will be deducted through payroll, whereas amounts owing by the company to the Employee will be paid by Payroll Accounting.

Foreign expenditure may be claimed in the foreign currency in the TMS but must be reclaimed at the actual rate of exchange on the credit card or, for cash expenditure, the rate received when exchanging cash. The exchange rate used for reimbursement must be supported by a credit card statement or cash exchange receipt. If a cash exchange receipt is not available for a cash item, the rate automatically calculated in the TMS must be used.

Receipts are required for all expenditures except for the use of daily allowances. Where receipts are required (lodging, vehicle rental, incidentals, etc.), the actual itemized receipt from the establishment is required.

The mandatory requirements for supporting documents are as follows:

- All invoices for hotel, airfare and vehicle rental should be addressed to **BMW (South Africa) (Pty) Ltd./ BMW Financial Services (South Africa) (Pty) Ltd.**
- No reimbursement will be made if no invoices or receipts are provided.
- Reimbursements will only be made on scanned invoices and receipts attached to the expense report on the TMS.

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- Credit Card slips are not adequate and will not be accepted as invoices.
- Detail workday calendar/itinerary/agenda for entire duration of trip.

15.2 DAILY ALLOWANCES

BMW Group SA reimburses Travellers with daily allowances to cover the additional expenses of business travel. For trips that last less than 8 hours, no daily allowance will be reimbursed and should be reduced to zero in the TMS during the expense claim process.

Daily allowances are paid at a predefined rate determined by trip destination and do not require receipts or substantiations during the expense claim process. The rates are outlined in the Maximum Daily Allowance and Accommodation Rates schedule on the BMW SA Travel Management Intranet page.

For the first and last day of a trip, the daily allowance is determined by the time of day at which the trip begins or ends, either at the Traveller's home or work location, depending on where they departed from or returned to.

For Day of Departure Daily allowance reductions:	Trip Beginning/Depart before:
Full daily allowance	7:00am (07h00)
Reduce daily allowance by breakfast	1:00pm (13h00)
Reduce daily allowance by breakfast and lunch	6:00pm (18h00)
Reduce daily allowance by breakfast, lunch, and dinner	12:00pm (24h00)

For Day of Return Daily allowance reductions:	Trip Termination/Arrive after:
Reduce daily allowance by breakfast, lunch, and dinner	12:00am (00h00)
Reduce daily allowance by lunch and dinner	7:00am (07h00)
Reduce daily allowance by dinner	1:00pm (13h00)
Full daily allowance	6:00pm (18h00)

If a journey by air takes more than two calendar days, allowances will be paid to cover the days between the start and the end of the journey. Accommodation costs cannot be claimed for the time spent on the aircraft.

15.3 DAILY ALLOWANCE FOR LONG TERM BUSINESS TRIPS

In case of a long-term temporary field work at the same workplace, daily allowances are only granted for the first 3 (three) months, from the beginning of the business trip. In spite of interruptions, a business trip is considered the same business trip if:

- the same project or topic is dealt with before and after the interruption and
- there is a transit connection and
- it is the same place/location.

The 3-month period begins for the same business trip if the external workplace will be visited for more than 2 days in one working week.

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Interruptions will lead to a new start of the 3-month period if the interruption has taken at least 4 weeks.

15.4 DAILY ALLOWANCE REDUCTION FOR MEALS PROVIDED

The daily allowance must be reduced by the amounts shown as per the schedule on the BMW SA Travel Management Intranet page for any meals provided by others, such as:

- If the hotel rate includes breakfast at no additional charge or as per the BMW negotiated rate.
- If the Traveller is attending meetings where meal functions are part of the agenda.
- If a vendor/supplier pays for a meal.
- Where meals are provided free of charge (a single meal may not be worth more than 50 euro)

Tips and service charges for business meals in accordance with local customs (e.g., 10% for South Africa) will be reimbursed – however, for private meals these are included within the daily allowance, thus no additional reimbursement will be made.

15.5 CLAIMING DAILY ALLOWANCE FOR TRAINING COURSES & WORKSHOPS.

The following conditions apply to all training courses or workshops, irrespective of whether they were organized by BMW Group SA or by external third parties. No daily allowance will be paid where meals are included by external or provided by BMW Group SA. This applies to the following meeting types:

- meetings and conferences
- training courses and team-building events
- vocational training in the plants
- general trade union meetings

15.6 REIMBURSEABLE INCIDENTAL EXPENSES.

Only business-related expenses are billable. All costs which, in terms of tax law, qualify as private expenses will not be reimbursed.

The manager with approval authorization must confirm the necessity of the claim for business reasons by means of approval of the travel expense claim in the TMS.

The following incidental business travel expenses may be claimed:

- Laundry and dry cleaning for extended business trips where the duration of the trip exceeds 7 days. Costs are reimbursed at actual receipt value.
- Business phone calls are reimbursed upon presentation of a receipt. Only itemized billing submissions will be reimbursed.
- Transportation expenses (transfers, taxi, subway, train, vehicle rental etc.) will be reimbursed on presentation of a receipt.
- The cost of obtaining, renewing, or extending a passport/visa will be reimbursed upon presentation of a receipt. No reimbursement will occur for lost or destroyed passports/visas.

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The following additional reimbursable incidental items may be claimed:

- Vaccinations required or advised by health officials prior to entering certain foreign countries.
- Currency exchange fees for purposes of cash for business travel purposes (refer to Section 5).
- Connection fees for use of a laptop in hotels for business purposes.
- Early hotel check-ins on the same day as start of business.
- Costs for use of business centres at hotels for business purposes.
- Parking at the airport as limited in Section 11.7
- If you are an employee not qualifying for a fleet vehicle as per the fleet policy, mileage claims to airport where a private vehicle was used, through the sundry expense process.
- Road tolls when travelling for business.
- International driving license.
- Initial sim card with a maximum of 5gigs data included (full trip duration)

Exceptions to the above may be approved by the relevant divisional director.

The following incidental items are not reimbursable and may not be claimed:

- Protective luggage wrap;
- Mobile phone data top ups;
- Change seat fees;
- Pre-seating costs.

16. INSURANCE

16.1 INTERNATIONAL TRAVEL MEDICAL INSURANCE

All Travellers of BMW Group SA (excluding students, apprentices, journalists, press) are automatically covered for short-term medical insurance (BMW Group Health Insurance) for a maximum of 91 days. Coverage includes, but is not limited to, outpatient and in-patient treatment as well as repatriation for medical reasons and death.

In the unfortunate event of a medical emergency while abroad, Travellers must immediately call the number as per the schedule on the BMW SA Travel Management Intranet page.

Outpatient treatment is possible without prior consultation. The employee must pay the costs and submit the claim to Bavaria Wirtschaftsagentur GmbH upon return for reimbursement.

Further details regarding the travel medical insurance, contact details and reimbursement procedures can be found on the BMW Group Health Insurance for Business Trips brochure available from the BMW Group SA travel department.

Travellers are encouraged make their next of kin, direct reports, travel associates or colleagues familiar with the emergency number and process.

16.2 LOCAL TRAVEL MEDICAL INSURANCE

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Travellers must ensure that they are covered in terms of their personal medical aid cover for local business trips, insofar as this is applicable.

16.3 INSURANCE RELATING TO PRIVATE PORTION OF THE TRIP

In the event that a business trip is interrupted or extended by vacation or leisure activities, the BMW Group Health Insurance does not apply to the vacation or leisure portion of the trip.

A clear description detailing the separation of business and private activities and costs must be attached to the expense report.

16.4 BUSINESS TRIP RENTAL VEHICLE INSURANCE

All Travellers must familiarise themselves and adhere to the basic terms and conditions of the vehicle rental company relating to rental vehicles (for both local and international travel).

Travellers must not take out additional top-up insurance which is not included in the normal BMW rate negotiated. (e.g. Collision Damage Waiver and Personal Accident Insurance)

The Traveller must inspect the vehicle for damages that the rental company may not be aware of and notify the vehicle rental company thereof, both at vehicle collection and at drop-off. The Traveller must be present for the inspection and take photos if there are any damages.

Any theft of or damage to the vehicle must be reported to the local authorities and the vehicle rental company as specified in the terms and conditions.

Should the Traveller have an incident or accident with the vehicle during their business trip, they must notify Accounting: - Travel Management & the Insurance department as soon as possible. Travellers must avoid or mitigate damage as far as possible and cooperate in the ascertainment of damage. Local laws in terms of reporting an incident or accident should also be complied with.

Depending on the rental agreement terms with the vehicle rental company, a Traveller may be required to pay an insurance-related excess upon return of the vehicle.

In such a case, the Traveller must make such payment (e.g., by means of credit card or cash) which may be claimed as an expense in their travel claim. All documentation (from local authorities and the vehicle rental company) must form part of the claim.

BMW Group SA Insurance will reimburse the relevant cost centre by means of a manual journal after the relevant supporting documentation is provided.

Costs arising from gross negligence with regard to the use of the rental vehicle will not be reimbursed.

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16.5 BAGGAGE DAMAGE/ LOSS INSURANCE

Any damages to or loss of baggage must be confirmed by authorized persons [e.g., police or airline authorities) and immediately reported to the responsible BMW departments/functions.

Travellers must avoid or mitigate damage as far as possible and cooperate in the ascertainment of damage.

Travellers must adhere to the claims processes of the relevant airlines if the damage/loss or late delivery of baggage on flight.

Travellers making use of the BMW Corporate Lodge Card must adhere to the claims processes of the insurer.

In the event that no airline or insurance cover applies in the above scenarios, the Traveller is covered to a maximum of R60,000, in which case the cost centre reimburses the damage.

- Only items required for the business trip will be covered by the cost centre.
- A damage report (e.g., airline damage report, police report) and suitable proof of value are required for reimbursement (e.g., Purchase invoice, replacement value quotation).

17. ANNEXURE TEMPORARY SERVICE PROVIDERS

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18. DOCUMENT CONTROL

Record of Revisions

BMW Group	Document class:	Doc.-No.:
	Range of validity:	Version: 1.2
	Name of Document: Instruction Business Travel	Status: Approved

Change history				
Version	Content of Changes	Written by Dept. code Date	Reviewed by Dept. code Date	Released by Dept. code Date
1.0	Initial version	ZA-F-4	As per GDMS	As per GDMS
1.1	Insertion of definitions	C3-ZA-F-4		
1.1	<u>General conditions</u> Travellers and their respective managers are jointly responsible	C3-ZA-F-4		
1.1	<u>Health and Safety:</u> Fulfilment of duty of vehicle. Adherence to data security requirements Travel data transmission	C3-ZA-F-4		
1.1	<u>Bonus programmes:</u> Inclusion of train companies, hotel chains and vehicle rental companies.	C3-ZA-F-4		
1.1	<u>Stays abroad:</u> Inclusion additional country specific legal provisions & EU posted Workers Directive and EU regulation on the Coordination of Social Security Systems	C3-ZA-F-4		

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1.1	<u>Means of transport:</u> <u>Inclusion of rail travel</u>	C3-ZA-F-4		
1.1	<u>Means of travel:</u> <u>Air travel –</u> Changes to G15/16 First class travel Reference to time zone for destination, rather than number of time zones crossed. Representative trips upgrades – changes to responsible approver	C3-ZA-F-4		
1.1	<u>Rental vehicles</u> Removal of All CEO's and Divisional Directors upgrades. Restriction to insurance upgrades not specified in BMW Rate	C3-ZA-F-4		
1.1	Inclusion of share now	C3-ZA-F-4		
1.1	Hotels, workshops and educational measures: Aligned to BMW Group policy	C3-ZA-F-4		
1.1	Business trip Motor Vehicle Coverage specified.	C3-ZA-F-4		
1.1	Baggage insurance specified	C3-ZA-F-4		
1.2	Reference to employee and TES distinction	C3-ZA-F-4		