



Interpublic Travel & Entertainment Policy

U.S. and Canada

Interpublic Group of Companies
Last Revised: March 2024

This policy applies to all Interpublic Group of Companies (IPG) agency offices and its employees, including IPG subsidiaries. The expense policy guidelines are effective for all U.S. & Canada based IPG employees and defines the policy and procedures pertaining to Travel and Entertainment (T&E), and Corporate Credit card expenses. It has been designed to provide guidance to employees, travel arrangers, and approvers on the effective management of T&E costs. It is intended to describe the types of business expenditures that are reimbursable. It is the primary responsibility of each business unit to ensure that their employees are in compliance with this policy.

It is the policy of IPG to reimburse employees for reasonable and approved expenses incurred in the conduct of company business. Employees should neither gain nor lose personal funds as a result of a business assignment. The submission of expense(s) by the employee, and the approval by their department approver on an expense report, represents that all expenditures are in full accordance with IPG policy. Good judgment is expected of employees when incurring business expenses on IPG's behalf.

The policies contained herein reflect the considerable trust IPG places in the honesty and integrity of its employees. All employees are expected to comply with the IPG Travel and Entertainment Expense and Corporate Credit Card Policy. Failure to do so, or misrepresentation of expenses, may result in disciplinary action, including denial of non-compliant charges and immediate termination.

The IPG designated Corporate Travel Agency (CTA) must be used for all business-related travel reservations. Client contracts that require use of a non-IPG designated CTA must be reported to the IPG Travel Services Group (IPG Travel) for consideration and exception approval.

Scope

This policy applies to all employees of IPG operations and its subsidiaries within North America.

Table of Contents

- 3. Sustainable Business Travel**
- 4. Pre- & Post-Trip Planning**
- 5. Corporate Cards**
- 6. Booking Reservations**
- 7. Air Travel**
- 8. Rail Travel**
- 9. Hotel**
- 10. Car Rental**
- 11. Taxis, Car Service**
- 12. Personal Automobile**
- 13. Meals**
- 14. Communications**
- 15. Miscellaneous**
- 16. Key Contacts**
- 17. Definitions**

3. Sustainable Business Travel

As a client services business, business travel is essential to IPG providing best-in-class solutions for our clients. However, to limit the effects of climate change, it is the policy of IPG to continually find ways to reduce the environmental impact of employee business travel.

3.1 Purpose

We have adopted work-from-home protocols in response to the COVID-19 pandemic and increased our use of virtual meetings, telepresence applications, and other technologies whenever possible. As we return to the office, we shall continue to employ flexibility in our work model and expect that the continued use of alternative meeting and communication methods among employees and with clients will result in a reduced level of business travel. We welcome and encourage the reduction in emissions that will result from this shift.

In 2021, IPG established [new climate action commitments](#) to reduce our Company's greenhouse gas emissions. IPG's global climate commitments include sourcing 100% renewable electricity by 2030 and reaching net-zero carbon emissions by 2040. Additionally, IPG is setting a science-based target to guide our achievement of these goals. Reinforcing these commitments, IPG is a signatory and/or member of various net-zero campaigns and coalitions, including: [AdGreen](#), [Race to Zero](#), [Business Ambition for 1.5°C](#), [The Climate Pledge](#), and [America is All In](#).

In line with our commitment to transparency and accountability, IPG tracks our emissions related to business travel, helping us better understand our environmental impact and identify opportunities to reduce our carbon footprint. This is vital to making progress toward our climate action commitments. IPG's program to track travel-related emissions was among the first to be instituted at a Fortune 500 company. IPG shares our global emissions and energy data, including business travel emissions, with employees and other stakeholders on a regular basis in IPG's annual sustainability report.

As a client-facing business, we understand the importance of in-person client communications and relationship building. We must balance this with the urgency of slowing global warming. In recognition of the impacts of business travel on the environment, IPG is implementing specific strategies to reduce carbon emissions associated with employee business travel and commuting, and to neutralize unavoidable emissions with carbon offsets. These strategies include regularly updating our travel policies, providing and promoting low-carbon travel and transport measures within our scheduling tools, and educating employees and managers on guidelines for low-carbon travel.

3.2 Scope

IPG's sustainable business travel policy applies to all subsidiaries in both domestic and international offices. The policy applies to IPG business travel, including billable travel unless the client directs otherwise.

3.3 Training

The provisions of this policy, and its rationale, will be included in new-hire trainings at IPG to cultivate and maintain a culture of attention to our climate and environment.

3.4 Policy Requirements

IPG is committed to reducing our emissions by, among other strategies, limiting employee business travel in innovative ways that balance the relationship-building needs of a client services business.

Employees should consistently find ways to travel in a manner that is as sustainable as possible, with the ultimate goal of reducing emissions. These choices can also lead to cost savings, helping us align with our clients' expectations and our own commitments. We will demonstrate our responsibility to all of our stakeholders by continuing to track our travel and emissions related to that travel.

IPG's sustainable business travel policy requires every IPG employee to:

1. Carefully consider the need to travel, as follows:

- Employees should carefully consider essential roles and responsibilities for a meeting and/or client relationship and minimize the number of employees traveling when possible.
- When evaluating whether to travel, consider if technology might be used as an effective way to accomplish your business goals.
- Travel blending (combining a trip with another purpose) should be considered in balance with the health, family and other work-life needs of the employee. Travel blending refers to accomplishing more tasks on one trip rather than making multiple trips at different times, with the aim of reducing the impacts of travel.

2. Identify least emitting option for air travel:

In 2014, IPG introduced an enhancement to IPG's online booking tool (SAP Concur) for our business travelers to sort possible flights by carbon dioxide (CO₂) emissions as well as by timing and cost. In 2021, IPG implemented additional updates to this tool to better help employees identify more sustainable airline and hotel options. When travel is necessary, employees must use these tools to choose the optimal itinerary that accounts for cost, preferred vendors, employee wellness, and minimizing carbon emissions. We will continue to promote tools that further assist employees in achieving these goals.

3. Prioritize electric or hybrid vehicles: When driving for business-related travel, employees should rent (or hire) an electric vehicle or a plug-in hybrid, wherever possible, or select the most efficient model for miles per gallon (MPG).

4. Book sustainable accommodations: IPG is continually updating its travel tools with features to support sustainable travel (SAP Concur and IPG's Hotel Health and Wellness Reference website). These tools include displaying the sustainability criteria of hotels and accommodations, with a focus on low-carbon strategies (e.g., LEED certified hotels). Employees are expected to utilize these tools and resources when making travel arrangements.

- 5. Protect employee health and wellness:** In 2021, IPG launched the Hotel Health and Wellness Reference site to actively foster wellness for business travelers. Employees should utilize this site in support of their health and wellbeing while travelling.
- 6. Offset carbon emissions:** When employee business travel is necessary, IPG is working toward neutralizing all emissions from air travel, through purchasing carbon offsets and continuing to explore and monitor alternative offset methods, such as the use of sustainable aviation fuel (SAF). This strategy will help ensure IPG reaches net-zero carbon by 2040.

4. Pre- & Post-Trip Planning

4.1 Client T&E Policies

When a client requires agency personnel to comply with its or a project-specific T&E policy, that client policy supersedes the IPG policy. If the client T&E policy is more restrictive than the IPG T&E policy, the employee will be reimbursed the full amount of the expense up to the IPG allowable limit. Though the employee will be reimbursed in accordance with the IPG policy, the client policy will be used to determine billable versus non-billable expenses. If the IPG policy is more restrictive than the client policy, the employee should follow the IPG policy.

All other provisions of this policy remain in effect.

4.2 Billable & Non-Billable Expenses

All expenses must be clearly designated as either client billable, client non-billable, or agency non-billable. For client billable and client non-billable expenses, all relevant information (e.g., client name, job number, etc.) must be included with the expense report.

4.3 Exceptions to Policy

Exceptions to this policy, whether booked through the CTA or the Corporate on-line booking tool, where applicable, require pre-approval from IPG Travel unless otherwise indicated in this policy.

4.4 Pre-Trip Approval

Requirements for pre-trip approval are established at the agency level by the agency CFO.

4.5 Receipt Requirements

Original receipts for all expenditures greater than or equal to \$75.00 USD are required to qualify for reimbursement. If client billing and receipt requirements are more restrictive than the foregoing, the client's receipt requirement will take precedence over the IPG requirement. Local agency management may choose to have a more restrictive receipt requirement if they so desire.

Included with your receipts, your travel invoice must be attached showing that your air, hotel and/or car bookings were booked through the CTA.

Credit card statements are not considered acceptable documentation for receipts.

A receipt report will be generated identifying which receipts are required for submission. Receipts must be submitted when submitting expense reports.

4.6 Expense Report Approval/ Authorization Process

The employee's immediate supervisor or the next higher authority must approve all expense reports. No employee is authorized to approve their own, a peer's, or a superior's travel expense report. All CEOs that report to the office of the Chairman must submit their expense report to the IPG SVP, Controller & Chief Accounting Officer for approval. Each employee expense report should be reviewed by the Department Head and Senior Finance person for:

- Approval signatures
- Business purpose (including those expenditures under the \$75 receipt threshold)
- Correct totals
- Supporting documentation and receipts
- Travel Itinerary from the CTA
- Policy compliance

4.7 Submission Frequency

All Travel & Entertainment related expenses should be promptly submitted to the designated approvers, and once approved, processed for payment.

All client billable credit card expenses should be submitted within 14 days or sooner after expense incursion or trip completion to avoid late penalty fees that are not reimbursed.

Local office non-billable expenses should be submitted within 14 days or sooner of expense incursion or trip completion and should be aggregated where possible when multiple reports are being filed.

Expenses filed after 60 days must be approved by the local agency Chief Financial Officer (CFO).

4.8 Combining Personal Travel with Business Travel

Employees who wish to combine vacation before or after a business trip may do so.

Employees are required to pay for the personal portion of their trips using personal credit card, cash, or other non-corporate card methods. "In lieu of" and "tradeoff" expense reimbursement is not permitted (e.g., although incurring a Saturday stay reduces the cost of your flight, you may not use the difference to offset all or part of your personal expenses).

4.9 Converting Foreign Currencies

Expenses incurred and paid directly by the traveler are converted at the actual exchange rate supported by the original foreign currency exchange receipts, or the employee's corporate credit card billing statement.

4.10 Value Added Tax (VAT) Reclaim

All VAT (Value Added Tax and GST) will be reimbursed to the employee. VAT is reclaimed at the corporate level where applicable and subject to the VAT or similar tax regime in the country of question.

5. Corporate Cards

5.1 Eligibility

All employees who travel or incur business expenses two or more times per year must have an IPG issued Corporate Card. There is no cost to the employee. All business-related expenses must be placed on the Corporate Card in the employee's name. Employees are responsible for ensuring timely submissions of expenses and/or payment of all charges due. IPG will not reimburse employees for: non approved credit card fees; reward program fees; or late payment or interest charges, which begin to accrue at 30 days past due. If an account exceeds 60 days past due, the employee is in jeopardy of having their Corporate Card canceled by the Corporate Card vendor and incurring additional delinquency charges until satisfied. Failure to adhere to these procedures may result in disciplinary action and/or termination. Contact your Corporate Credit Card/ Human Resource Administrator for Corporate Card payment information.

5.2 When to Use

IPG has mandated that the Corporate Card be used by employees for all T&E. Only business-related purchases are permitted to be placed on the Corporate Card and employees are restricted from using it for personal expenses. Employees are also restricted from using their own Corporate Card for the purchase of airline tickets or hotel stays for another employee and may not be used as payment for onsite or offsite company meetings, parties or events. Smaller team meals for less than 10 employees is allowed with department head approval. Cash advances on these cards are not permitted.

If you are a new or existing employee and have not yet obtained an individual Corporate Card, your air/rail expenses will be routed to your company's

central bill account (Business Travel Account or BTA) and reconciled by your company's finance department. Use of the BTA is only permitted for first- and second-time travelers. Lodging must be reserved through the CTA and paid on a personal card for non-corporate card holders. See section 4 for the expense reimbursement process.

Personal cards may only be used if the individual Corporate Card is not accepted and the charge cannot be handled by your company's central bill account.

5.3 Employee Termination

Upon termination of employment, Corporate Cards must be returned to your designated Corporate Card Administrator or to Human Resources at the exit interview and all outstanding balances must be satisfied in full on the account prior to your last date of employment.

5.4 Payment Responsibility

Employees are responsible for ensuring timely payment to the Corporate Card provider, either through the IPG Expense System or directly (for any non-reimbursable charges) paying in full for all outstanding charges prior to the payment due date to avoid delinquency charges. An end user should expect payment to be received within 5 business days of an expense report's extract date.

5.5 Delinquency

Should an employee's Corporate Card become delinquent, IPG's credit card administrators will notify the employee directly, as well as the employee's local Senior Finance administrator. The employee will be expected to immediately satisfy all unpaid balances. If not immediately satisfied, and the account continues to age, the employee's CFO will be notified, the privilege of using the Corporate Card will be revoked, and future travel by the employee will be prohibited.

While the issuance of a corporate card does not impact personal credit, the employee's personal credit history can be affected if the Corporate Card is delinquent or canceled by the Corporate Card company.

5.6 Reporting Lost/Stolen Cards

A lost or stolen Corporate Card must be reported immediately to your Corporate Card/Human Resource administrator and the Corporate Card company as soon as the traveler discovers it is missing. Data indicates that unauthorized use of stolen cards is greatest in the first few hours after the theft or loss.

5.7 Corporate Meeting Cards

Business related expenses for Corporate Purchases, Meetings and Events should be placed on an IPG issued Corporate Meeting or Events Card. It is against IPG policy for any employee to use a personal or non-approved IPG issued credit card for the following purchases if they are associated with an event or production:

- Events including but not limited to award entry fees, catering, floral, audio visual, event car/limo services, group meals, printing services, equipment rental, furniture rental, event signage, event supplies, event or sports tickets, digital studios, book purchases for author signings.
- Corporate Meetings including but not limited to hotel prepaid room blocks, hotel meeting space, hotel food and beverage, car/limo services, conferences, trade shows, conventions, employee outings for any/all IPG sponsored or client billable Events.

The issuance of Corporate Meeting or Event Cards must be reviewed and approved by IPG Global Travel Services and by local or Worldwide CEO/CFO.

5.8 Rewards Points

Corporate Card providers extend card members the opportunity to join their rewards program. Fees for enrollment, or to reinstate rewards points, are not reimbursable and must be paid directly by employees to the credit card company. Employees may keep earned awards.

5.9 Account Management

Our corporate card companies have online account management available to cardholders. While your business expenses will be managed through the expense reimbursement tool, it is critical that you enroll in the card online account management site for complete account review.

5.10 Corporate Credit Card & Traveler Benefits

Contact your Corporate Credit Card/Human Resource Administrator for Corporate Card information or applications, as well as country specific Traveler Benefits information.

5.11 Travel Insurance Coverage through the Corporate Card

Under the terms of IPG's agreement with its Corporate Card vendors, all employees with a Corporate Card automatically receive some travel insurance coverage. For more information on what coverage is included, please contact your credit card customer service line or reach out to globalcorporatecard@interpublic.com

6. Booking Reservations

6.1 Travel Agency

Business travel, including air, rail, lodging, rental cars, meetings, events, and conventions, must be booked through the CTA. Use of a non-IPG designated CTA is prohibited. If there is a client contract requiring the use of another travel agency, this must be reported to the IPG Travel Services Group for exception approval prior to the use of that agency and a copy of the client contract must be provided.

6.2 Corporate On-Line Booking Tool (SAP Concur)

The IPG on-line booking tool, SAP Concur, provides an easy, effective way for employees to book air, lodging, car rentals and other T&E services while accessing our IPG corporate discounts. SAP Concur shall be used by all employees for all:

- Domestic travel
- Single-stop international round trip itineraries, absent a compelling business reason to the contrary; and
- All other travel requirements whenever practicable. SAP Concur fees are less than half those of the telephonic reservation; and less than a quarter of the after-hour telephonic reservation fees.

6.3 SAP Concur Profiles

Employees who travel for business, including assistants who will be booking travel on their behalf, are required to create an active SAP Concur profile. SAP Concur Profile allows travelers and their assistants the ability to create and maintain their own individual profiles in a password-protected environment 24/7.

Maintaining accurate profiles is the key to traveler satisfaction and any new or updated information will be immediately synchronized to the Corporate on-line booking tool SAP Concur. To access SAP Concur Profile, please go to <https://travel.interpublic.com>.

6.4 Preferred Suppliers

IPG has negotiated significant discount agreements with major global airlines, hotels, and car rental companies, (Please refer to <http://travel.interpublic.com>). IPG travelers, therefore, are required to use IPG preferred vendors for all travel arrangements. The CTA ensures that preferred vendors with IPG negotiated rates are used whenever possible. Traveler-requested exceptions will be pre-approved by the local company CFO, or designated approver, and documented. Client specific exceptions will be allowed only if there is a documented business requirement.

6.5 Reservation Timing

Travel planning should be completed as far in advance as possible to obtain the lowest airfares and to secure first choice flight times and room accommodations.

6.6 Frequent Flyer/Guest/Reward Points

Travel arrangements should be made without consideration of point/incentives earned by employees and enrollment into these programs are not reimbursable.

6.7 Itinerary Changes

Should your plans change and necessitate a change in flight, hotel, or car reservation, contact the CTA immediately. Fees associated with changes, provided there is a business reason, will be reimbursed.

6.8 Meetings & Events Reservations

Meetings should be held at company facilities whenever possible. Events held at a hotel for offsite meetings, conferences, trade shows, conventions, employee outings, and room rentals (Events), for any/all IPG sponsored, or client billable events, must be sourced and contracted through the IPG Travel Meetings Services Department.

It is against the IPG policy for a contract to be negotiated or signed by any IPG employee without obtaining prior review and approval by the IPG Travel Meetings Services Department, where established, and the Vice President of IPG Travel Services (*See SP&P 114 – Travel Contracts – Authority and Execution*). Once a contract has been negotiated and approved, it must also be signed by a Vice President level officer at the local agency and the Vice President of IPG Travel Services.

Contract and vendor payments for Events shall not be paid for with an employee's Corporate Card. All meeting and event payments should be paid for with the agency's established meeting card, and the IPG Travel Meetings Services Department will provide that payment to the hotel during the contracting phase. If the agency does not have a meeting card, the IPG meetings department will work with

you and the IPG Credit Card team to determine the best payment method until a meeting card can be established. Payment via invoice is prohibited and requires exception approval from the IPG Travel Services Group.

7. Air Travel

7.1 Booking/Fares & Ticket Types

- IPG's policy is to choose the lowest logical airfare regardless of air carrier choice.
- Purchase of web fares is not permitted. Any exceptions must be pre-approved by IPG Travel.
- Air travel for group meetings and events must be arranged through the CTA and paid for with your employee issued corporate credit card.
- Transaction fees associated with business travel are reimbursable.
- Employees are required to utilize IPG's online booking tool (SAP Concur) to find the best possible combination of cost and emissions, obtaining the lowest possible airfare that also takes into consideration emissions from a given flight. This means that employees must compare both the costs and the emissions of potential itineraries, book one of the most economical tickets, and the lowest- emissions option whenever financially feasible, use the IPG preferred airline carriers, and make arrangements without regard to frequent flyer or promotional programs.

With prior local business unit approval, and after your coach airline ticket has been ticketed through the designated CTA, employees are permitted to purchase and expense extra leg room seating directly through the airline website for flights of more than 5 hours in duration.

- Non-refundable or restricted airfares that have advance purchase requirements should be booked whenever appropriate. These types of airfares can cost up to 70% less than refundable tickets. Fees associated with changes for non-refundable tickets will be reimbursed provided there is a business reason.

- Every effort should be made to make reservations at least 14 days in advance, whenever possible.

7.2 Airports

Where multiple airport options exist, the CTA will reasonably determine the most economical airport, when appropriate.

7.3 Non-Commercial Air Travel

Non-Commercial aircraft is defined as follows: chartered, leased, fractional ownership or wholly owned (private) ownership.

Non-commercial air travel will not be authorized except in very limited circumstances. Exception requests for non-commercial air travel must be sent to IPG Travel Services and if IPG Travel Services recommends approval of the exception, the request will require an IPG named Executive Officer's approval (i.e., IPG CEO; CFO; SVP, Controller & Chief Accounting Officer; or General Counsel if a named Executive Officer is the one requesting the exception as the traveler, a different Executive Officer will need to approve the request.

Employee pilots are strictly prohibited from flying themselves, other employees and/or clients on company business on chartered, leased, fractional ownership or wholly owned (private) aircraft.

No employee is authorized to enter into any use or long-term contract or agreement on behalf of the corporation or its subsidiaries for the use of non-commercial aircraft or lease of any aircraft, including helicopters. This restriction applies even if the contract or agreement is being done on behalf of an IPG client.

For further information regarding non-owned aircraft mandatory requirements, conditions and restrictions see SP&P 119 along with Interpublic's Insurance Manual.

Tickets booked outside of this policy will be reported to management and are subject to non-reimbursement.

7.4 Preferred Airlines

IPG has negotiated significant global airline discount agreements including international alliances. IPG travelers are required to use the IPG preferred vendors for all travel arrangements. The CTA ensures that preferred airlines with company negotiated rates are used whenever practicable. The CTA will recommend the lowest fare within a 2-hour window of the requested departure time on any FAA approved carrier, which should be accepted if schedules permit. Traveler requested and approved exceptions will be documented. Client specific exceptions will be allowed only if there is a documented business requirement. For information about the preferred carriers, contact the CTA or the Corporate Travel website at <https://travel.interpublic.com>.

7.5 Airline Class of Service

Qualifications for the different classes of service:

Coach Class	All domestic (U.S.), including Caribbean, Canada, and Mexico destinations.
Business Class	All other international destinations, Hawaii and Alaska (intra-Continental flights are in coach unless through fares apply).

Per trip exceptions to class of service must have pre-trip approval by (i) the local agency CFO, CEO or designee or (ii) Worldwide or regional CFO, CEO or their designee.

Permanent exceptions to class of service will be escalated to the IPG Travel Services Dept. for review and must be approved by:

- The local agency CFO or CEO; (ii) Regional or Worldwide CFO, CEO, or their designee; and
- The IPG Vice President of Global Travel Services and the IPG CFO or Senior Vice President, Controller & Chief Accounting Officer.

On 2-class planes, the front of the plane is sometimes referred to as Business/First. In such cases, the front cabin may be flown for trips that qualify for business class travel.

7.6 Unused & Non-refundable Tickets

Employees are responsible for informing the CTA as soon as it is known that a trip needs to be cancelled. If your non-restricted airline ticket has already been issued, the CTA will cancel the trip in its entirety and refund the ticket that was charged to your corporate card. The credit to your corporate credit card is to be issued by the airlines and may take up to 60 days to appear on your credit card statement.

In a case where the airline ticket is a non-refundable ticket, a credit will be placed in your traveler profile SAP Concur so that the amount of the non-refundable ticket can be reused for a future business trip (a credit will only apply if the flight is cancelled in advance of the actual departure time/flight). The CTA has an automated process to apply these tickets for future trips. All non-refundable tickets must be cancelled in advance of the trip so that a credit can be applied. It is IPG's policy that employees must immediately reuse all non-refundable tickets, where it is possible for any/all future business trips and will automatically be applied to future online bookings where applicable. Travel must commence within one year of original ticket issue date. The CTA will alert the IPG Travel Services Department of any employee refusing to reuse a non-refundable ticket.

7.7 Upgrades

Costs associated with upgrades or upgraded fares are not reimbursable.

7.8 Airline Club & Airport Security Clearance Memberships

One airline club membership and one airport security clearance (i.e., Global Entry, Nexus, TSA Pre, etc.) will be reimbursed to all employees who travel frequently (10 domestic or 5 international trips per year). Additionally, CLEAR will also be reimbursed. Local CFO approval is required for reimbursement for all such memberships.

7.9 Number of Interpublic Group Employees on Same Plane

The number of company personnel traveling together on the same flight may not exceed the following parameters:

- No more than 4 employees per department are allowed to travel together.
- No more than one-half of any individual's direct reports are allowed to travel together.
- CEO, Chairman, and President of any entity are not allowed to travel together.
- IPG Corporate Chairman, CEO, or President, or any of their direct reports, are not allowed to travel together.
- No more than 18 employees of the entire corporation can fly together on commercial flights.
- No more than 8 employees can fly together on chartered flights including the crew.

Exception requests shall be forwarded to IPG Travel for review and require approval from the Vice President, Crisis Management & Business Continuity.

7.10 Travel Risk Management

Travel is a vital part of our business culture as a global company with clients in all major markets. To mitigate the risks associated with business travel, travel bookings are centrally monitored and evaluated by IPG Risk Management & IPG Travel in accordance with existing policy.

For more information on the Risk Management Program please access the Risk Management page at <https://inside.interpublic.com/agencyresources/riskmanagement>.

7.11 Prohibited Travel

Because of the inherent risks and other considerations associated with travel to high risk or unsafe destinations, business travel may be prohibited as per the Interpublic Vice President, Crisis Management & Business Continuity. To assist in this process, we have partnered with a travel risk management vendor who provides intelligence and reports on global security-related issues and concerns. Travel destinations are risk rated based on

intelligence related to the following criterion:

- **Crime:** Prevalence of petty crime, violent crime and random violence that threatens foreigners.
- **Security Services:** Trustworthiness and capability of local police and security services.
- **Civil Unrest:** Level of civil unrest, violent demonstrations, and prevalence of anti-government and/or anti-foreign sentiment.
- **Terrorism:** The level of terrorist activity within the country, including terrorist acts targeting domestic and international targets and state sanctioned terrorism.
- **Kidnapping:** Occurrence of kidnapping for ransom and political leverage within a location.
- **Geopolitical Stability:** Relative assessment of the political infrastructure and economic stability that affects the overall security environment.

This rating process yields an aggregated risk rating which indicates the relative risk associated with a given destination. Based on continuously updated intelligence, destinations are assigned a numerical risk rating ranging from minimal (1) to very high (5). Because of the risks associated with a destination with a security rating of very high (5), employees may not be permitted to travel. In addition to security risks, there may also be economic and trade sanctions and business travel insurance considerations. Exceptions will be evaluated on a case-by-case basis and approved by the Interpublic Vice President, Crisis Management & Business Continuity.

A list of current restricted travel destinations is maintained on the Risk Management page. For more information, please access the Risk Management page at <https://inside.interpublic.com/agencyresources/riskmanagement/covid-19-travelrestrictions&stayathomeadvice>

7.12 Baggage

Excess baggage charges will not be reimbursed unless required for business.

Lost baggage is not a company reimbursable expense. In the event of loss baggage, you may be covered by the airline or your company credit card vendor.

7.13 Helicopters

Helicopter usage is not permitted.

7.14 Airline WIFI Services

WIFI services are a company reimbursable expense when purchased for business use.

7.15 Other

Any savings resulting from downgrading to a restricted coach ticket (from full coach), or as a result of downgrading to any coach class airfare when an employee has the option to travel business class, is not reimbursed to the employee. Downgrading business class tickets to pay for a non-employee companion is not allowed.

8. Rail Travel

Travel by train is significantly less GHG-intensive than driving or flying. Short-haul flights are discouraged when rail is available, practical, and costs less than flying.

All domestic Amtrak tickets should be booked through the CTA. Employees are eligible to travel in coach class.

Rail tickets over \$75 USD or the local currency equivalent should be booked and issued by the CTA. Those under \$75 USD or the local currency equivalent single fare may not be issued by the IPG-designated CTA and must be purchased at the place of departure by the traveler.

9. Hotel

9.1 Interpublic Preferred Hotels

Worldwide, IPG has negotiated significant discount agreements with major hotels and hotel chains (IPG Preferred Hotels). IPG travelers are required to use the IPG Preferred Hotels for all travel arrangements. The CTA ensures that IPG Preferred Hotels with company negotiated rates are used whenever possible. Client specific exceptions will be allowed only if there is a documented business requirement such as:

- Externally sponsored seminars in specific hotels.
- When all IPG Preferred Hotels are sold out or are not within reasonable proximity to the business event.

9.2 Reservations

- All hotel reservations must be made through the CTA and paid for with the Corporate Card or the charges will not be reimbursed.
- Hotels must be booked within the same reservation as the employee's overnight airline reservation, where applicable, to mitigate the risks associated with business travel.
- Employees should stay at an IPG Preferred Hotel in standard rooms. Upgraded rooms will not be reimbursed without pre-approval by operating company CFO or its designee. Suites are not reimbursable.
- Use of a non-IPG Preferred Hotel will not be reimbursed if not approved in advance.
- Shared Economy stays (i.e., Airbnb, VRBO, etc.) are not endorsed by IPG Travel Services due to the insurance liability and duty of care requirements. CFO level approval is required if it is the only option available.
- Booking sites such as hotels.com or booking.com are against company policy.
- Employees bringing spouses or guests will pay the difference between the single and double occupancy rate.
- Hotel bill and receipts must always be provided, and all charges must be itemized on the T&E report.
- Employees must cancel hotel reservations with the CTA in advance of their cancellation policy to avoid no-show charges. Failure to do so will result in non-reimbursement of any such charges.

For information on IPG's Global Preferred Hotels, contact the Interpublic CTA, (or) visit the IPG Global Hotel Directory at <https://hotels.interpublic.com>

9.3 Frequent Guest Programs

Rewards belong to the employee. Hotel booking decisions must be made irrespective of the employee's rewards program membership. Membership fees associated with joining these programs are NOT reimbursable.

9.4 Hotel Exercise Facility/Gym

Hotel health club policy and guidelines:

- In the event that exercise facilities are not complimentary, exercise facility fees will be reimbursed up to a maximum of \$15 USD per night.
- Exercise facility fees must be itemized on the hotel bill.

9.5 Laundry & Dry Cleaning

Reasonable and necessary laundry and/or dry-cleaning charges will be reimbursed when an employee travels for 3 or more consecutive nights. The charge must be incurred while traveling (not after the trip is complete).

9.6 Long-term Stay

Long term stay facilities/corporate housing, may provide a cost-effective alternative to hotel accommodations. These facilities must be used for any IPG employee conducting business when traveling to the same location, for 30 consecutive nights or longer. Long term stays must be booked by your designated HR team.

Shared Economy stays (i.e., Airbnb, VRBO, etc.) are not endorsed by IPG Travel Services due to the insurance liability and duty of care requirements. CFO level approval is required if it is the only option available.

9.7 Lodging at Private Residences

Although travelers may stay at a private residence, this is not encouraged and will not be reimbursed.

If you do choose to stay at a private residence, you cannot exchange meals or gifts for free lodging in the home of a friend or relative.

9.8 Room Service

Room service is allowed but is limited to the Meal Allowance amounts. See Section 13, "Meals" for guidelines.

9.9 Hotel Telephone

Use of hotel phones is prohibited and not reimbursable unless cell phones are not readily available alternatives.

9.10 In-Room Movies

In-room movies are permitted (limit of one per day).

10. Car Rental

10.1 When to Use

Rental cars should be used when they are less expensive than alternative means of transportation (e.g., taxi or car service) or where there are convenience, sustainability, or safety issues that justify the additional cost. When selecting a rental car, electric and hybrid vehicles are preferred and should comply with other aspects of this policy (e.g., vehicle class, parking considerations).

When IPG or one of its affiliated agencies is providing transportation for a large group meeting, rental cars are generally not permitted. *Please refer to SP&P 119 for transportation issues related to clients or events.*

10.2 Reservations

All car rental reservations must be made through the CTA and paid for with the individual corporate credit card or the charges will not be reimbursed.

At the time of rental, the car should be inspected and any damage found should be noted on the contract before the vehicle is accepted.

10.3 Interpublic Preferred Rental Agencies

IPG has negotiated significant discount agreements with car rental companies. IPG travelers, therefore, are required to use the IPG preferred car vendors, (IPG Car Vendors) for all travel arrangements. The CTA ensures that IPG Car Vendors are used whenever

possible. Traveler requested exceptions need to be approved in advance by IPG Travel, including client exceptions, and will be documented accordingly.

For more information on IPG Car Vendors and frequent renter programs, please go to <https://travel.interpublic.com/>/"<https://travel.interpublic.com>.

10.4 Car Class

- IPG will reimburse for car rentals up to a standard/mid-size car. Exceptions will be allowed only when there is a compelling business need for a larger car (e.g., entertaining clients, carpooling, etc.).
- Upgrades are not reimbursable in any other case.
- When two or more agency people travel together and stay at the same location, reimbursement will only be made for one car.
- All other exceptions require local CFO or designee pre-approval.
- Motorcycle rentals are not permitted at any time due to insurance restrictions.

10.5 Insurance

When renting a car for business purposes in the United States, Loss Damage/Auto Physical Damage and Liability Insurance is a component of the rental rate and employees should decline all optional insurance that is offered by the IPG Car Vendor. The use of the IPG Car Vendor affords lower auto rental rates and eliminates any insurance deductibles IPG would otherwise be liable for. If a non-IPG car vendor must be used (e.g., no availability from an IPG Car Vendor), employees should still decline any optional insurances as coverage is provided via IPG's auto insurance program. The use of a non-IPG preferred car vendor on an elective basis will, however, subject the business unit to a deductible for any physical damage caused to the rented auto.

Employees may enjoy the discount benefits offered by the IPG Car Vendors if renting vehicles in the United States for personal use. Please note, however, that the Loss Damage/Auto Physical Damage and Liability Insurance is **NOT** included in the rental rate nor is any coverage provided by IPG's auto insurance program in such instances.

When renting vehicles outside of the United States, including Canada, *please refer to SP&P 117*.

Additional insurance questions should be directed to IPG Travel or the IPG Insurance team.

10.6 Returning Rental Cars

Car rentals must be returned to:

- The original rental city unless approved for a one-way rental
- Intact (i.e., no bumps, scratches, or mechanical failures)
- On time to avoid additional hourly charges

10.7 Gasoline

Employees are expected to refuel the rental car prior to returning to the rental agency and to decline the pre-paid fuel options. The cost of fuel is reimbursable.

10.8 Incidental Expenses

All business-related tolls and parking charges that are not part of employee's regular commute are reimbursable. Tickets or fines associated with parking are not reimbursable. Charges from lockouts are not reimbursable. All traffic violations are not reimbursable. Valet parking is not reimbursable if less expensive reasonable options exist.

10.9 Accidents

If you are in an accident while driving a rental car on company business, report the accident details to the local rental car company, your human resources department and IPG Travel Services immediately.

10.10 Cancellation

Travelers are responsible for cancelling rental car reservations

11. Taxis, Car Service

11.1 When to Use a Taxi or Car Service

As a general rule, public transportation should be the primary choice when reasonably convenient. If public transportation is not a viable option, taxis, as opposed to private car services may be used. This includes trips to and from airports and during the course of business trips.

Subway, rail or car service should be used when taxis are not a viable option (e.g., airport trips from the suburbs, client entertainment).

11.2 Reservations

When reserving a car service, employees must use one of the preferred global vendors. For more information on preferred ground transportation vendors, please go to <https://travel.interpublic.com> > [Preferred Vendors](#)

11.3 Working After Hours

If an employee leaves the office after 8:00 PM, he/she may take a taxicab or car service home and submit a receipt for approval and reimbursement. Use of a car service/taxi must be approved by the employee's supervisor prior to incurring the cost.

11.4 Payment

Charges for taxis and car service must be paid using your IPG Corporate Card (including tip).

12. Personal Automobile

12.1 Acceptable Usage

IPG does not encourage employees to use personal cars for transportation on authorized company business. If an accident occurs while using your personal car on business, IPG's insurance does NOT cover the damages incurred. It is also the personal responsibility of the owner of a vehicle being used for business to carry adequate insurance coverage for their protection, the protection of any passengers, and Interpublic.

12.2 Mileage Reimbursement

If a personal automobile is used for business purposes, you will be reimbursed at the current IRS authorized mileage rate per mile, which includes gas. This rate is maintained in the Concur or SAP Expense system and is also posted on the IPG Intranet.

Note that mileage allowances are meant to cover the cost of gasoline and wear and tear expenses, and that these expenses will not be reimbursed separately. The only items that will be reimbursed are mileage, parking, and tolls.

12.3 Tolls

All tolls incurred while traveling for business are reimbursable.

12.4 Parking

All parking for business purposes will be reimbursed and must be charged to your Corporate Card. Commute-related parking charges are not reimbursable.

12.5 Accidents/Maintenance/Repairs/Fines

Accidents, regular car maintenance, fines, penalties, towing, and repairs are not reimbursable.

13. Meals

13.1 Guidelines

Meals should demonstrate a valid business need and be reasonable for the occasion and location.

A meal is reimbursable in the following circumstances:

- A client is present
- At least one colleague is from out-of-town
- For confidentiality reasons, the meal must be taken offsite
- The meal is for team building or in recognition of an event

Attendee names are required and should be entered directly into Concur or SAP Expense. Meals among Interpublic colleagues should be kept to a minimum and incurred specifically for extended business discussion.

13.2 Payment for Meals

The Corporate Card must be used for payment whenever possible. The most senior Interpublic employee attending the business meal is responsible for payment of the meal and reimbursement of the cost.

13.3 Working Late and Weekends and Holidays (Headquarters & Office-Based Staff)

If an employee is required to work onsite past 8:00 PM on the weekdays and has been at work for more than 10 hours, a meal will be reimbursed at actual expenses up to \$30 (including tax, tip, and delivery charges).

Employees who are required to work at the office on the weekends or holidays for more than 6 hours will be reimbursed for 1 meal at actual expenses up to \$25 (including tax, tip, and delivery charges).

Employees who are required to work at the office on the weekends or holidays for more than 10 hours will be reimbursed for 2 meals at actual expenses up to \$25 for each meal (including tax, tip, and delivery charges).

If a meal is provided by the team while working late, working on weekends, or working on holidays, the employee will not be offered additional meal reimbursement.

13.4 Meal Allowance While Traveling

While traveling out of town overnight for business, employees will be reimbursed for the reasonable actual costs of their meals. In general, the meal costs should be reasonable and in line with costs that would normally be incurred on your own. For domestic locations, the daily meal allowance guideline is up to \$150 USD per day in New York City, Chicago, Dallas, Washington DC, Atlanta, San Francisco, Los Angeles, Miami, Seattle, and Boston. The daily meal allowance guideline for all other

domestic locations is up to \$125 USD per day. This includes any room service and mini-bar charges.

For international locations, the daily meal allowance guideline is up to \$150 USD per day in Tokyo, Osaka, Hong Kong, Seoul, Shanghai, Beijing, Bangkok, London, Paris, Madrid, Frankfurt, Berlin, Hamburg, Milan, Amsterdam, Brussels, Dublin, Athens, Moscow, Geneva, Copenhagen, Stockholm, Oslo, Helsinki, Basel, Zurich, and St. Petersburg. The daily meal allowance guideline for all other international locations is up to \$125 USD per day. This includes any room service and mini-bar charges.

13.5 Entertainment of Clients/Prospects

- Meals with two or fewer clients or prospects should be commensurate with level of employee and level of business being conducted.
- Any entertainment beyond normal business need requires approval by the local agency CFO and either WW CFO or IPG CFO.
- Occasionally, it is desirable for IPG or an affiliated agency to host an unusually expensive entertainment event or to make an unusually expensive presentation (i.e., golf outing or large group meeting). Major entertainment expenses involving large groups and/or expenditures must be pre-approved by the agency CFO and either WW CFO or IPG CFO.
- The names of all attendees and their title/company should be listed in the expense report along with the specific business topic discussed.
- In instances where entertainment involves event tickets or similar purchases, if the purchaser is not present, this will be categorized as a gift and not entertainment.
- Payment or reimbursement of a client's travel expenses (e.g., airfare, hotel) to attend an entertainment or industry event will be categorized as a "gift" unless a Company employee and the client actively engage in a business meeting, negotiation, or other bona fide business transaction during the event. See *SP&P 118 (Gift Policy)*.

14. Communications

Employees are responsible for assuring the security of the Interpublic network and Interpublic intellectual property accessed through mobile devices or home computers that they own.

14.1 Communication Devices

The use and reimbursement of personal communication devices (including but not limited to mobile phones, smartphones and tablets) varies by agency. Please contact your manager or local IT department if you have any questions.

14.2 Home Phone/Other

The use and reimbursement of home phones and other services (including but not limited to internet, air phones, and rail phones) varies by agency. Please contact your manager or local IT department if you have any questions.

15. Miscellaneous

15.1 Non-T&E Expenses

- Items not specifically mentioned in this policy are not considered T&E expenditures.
- Any separately negotiated arrangements will be addressed on an individual basis.

15.2 Examples of Reimbursable Items (when used for business purposes)

- Airfreight for business
- Currency conversion fees
- Missed appointment fees (with a business justification)
- Postage
- Professional and/or trade group memberships
- Tips (reasonable and customary)
- Visa, passport, consulate fees
- In-room movie (one per day)

- Exercise facility fee up to \$15 USD per night
- Checked Baggage Fees
- Gifts – *please refer to SP&P 118*

15.3 Examples of Non-Reimbursable Items

Exceptions to this list will require local agency CFO and/or IPG Travel Services Group approval.

- Annual fees for personal credit cards
- Baby sitting
- Barbers / hairdressers
- Car service for normal commute
- Car washes
- Charitable contributions
- Clothing
- Company car
- Company card or personal card delinquency fees
- Corporate mobile phones
- Country club membership
- Financial planner
- Golf fees (personal)
- In or out of hotel spa services
- Home fax
- Home ISP
- Hotel or car "no-show" charges
- Luggage and briefcases
- Membership reward program fees (or) fees to reinstate rewards points
- Meals for social occasions
- Non-business membership fees
- Non-business periodicals
- Non-business postage
- Optional baggage insurance
- Parking and/or speeding tickets
- Personal accident insurance
- Personal entertainment (e.g. sporting events)
- Personal property insurance
- Personal toiletries

- Pet care
- Platinum or Gold company card
- Prescription refills
- Shoeshine
- Souvenirs and personal gifts
- Vacation and personal expenses when on business trips

15.4 Tipping Guidelines

Tips are reimbursable as long as they are reasonable and customary, not exceeding 20%.

- **Car Service:** Tip is included in the negotiated rate.
- **Specialty event tips:** Summarize how funds are used and department head approval must be documented.

15.5 Spousal/Guest Travel

Business travel is normally done alone or with other colleagues. Rarely is guest travel reimbursable. An employee of IPG or one of its operating companies must obtain the prior approval of his/her company's Chief Executive Officer (CEO) or Chief Financial Officer (CFO) for a spouse to accompany the employee on a trip at company expense.

Prior approval for spousal travel for CEO's or CFO's of operating companies must be obtained from the next highest ranking regional or worldwide CEO or CFO. Prior approval for spousal travel for an operating company's worldwide CEO or CFO must be obtained from the CEO or CFO of IPG.

Reimbursement for spousal travel will be included in the employee's Form W-2, Wage and Tax Statement to the extent required under income tax regulations.

16. Key Contacts

- IPG Travel Services & Global Credit Card Department / Concur Travel: <https://travel.interpublic.com>.
- Concur Expense Reporting and Questions: <https://travel.interpublic.com/Home/Expense>.

17. Definitions

Direct Bill versus Employee Reimbursement: In order to ensure that vendor invoices for services rendered to individual employees are actually incurred and the charges are reasonable, payment should be made directly by the employee on the IPG issued corporate card (Corporate Card) and submitted on the individual's expense report for reimbursement whenever possible. Examples include hotels, car service, mobile phones, travel, etc.

Direct billing by vendors to IPG agencies for individual employee services is prohibited. Charges incurred on behalf of a group (i.e., meetings, events, client meetings and pitches (billable and non-billable), catering services, rental of event venues, etc.) must be paid by an agency established corporate meeting or event card.

Specific operating companies may, at their discretion, impose greater control than required by this policy but never less. Such modifications to this policy require the approval of the agency CEO or CFO or the Vice President, Crisis Management & Business Continuity.

Tax Authority Requirements: Failure to comply with instructions relating to the reporting and approval of sundry and travel expenses, including entertainment, may result in a claim by the tax authorities that all or part of the reimbursed expense is taxable compensation.

Tax authority requirements, governing the classification of sundry and travel expenses, including entertainment costs as tax-deductible business expenses for either the employee and/or the company, necessitate the inclusion of expense receipts and full details (i.e., the amount, time and place the expense was incurred, the business purpose and nature of the business relationships to the person(s) entertained). This information must be provided for all entertainment claimed via expenses. Where the entertainment takes place at a cultural or sporting event, in addition to the information noted above, details of the location of the meeting, description of the event, its duration, the individuals present, and the nature of the business discussed should be provided. If any employee is present, who is not attending for a specific business purpose this must be clearly indicated..