

List of Exceptions

Leasing (e.g. long-term lease of buildings and cars), **inhouse office cafeteria/restaurant**, **utilities** (water, electricity, telecom services, etc.), **freight to customer**, **customers for rebate & bonus**, **postal services**, **non-commercial vendors** (public admin, regulators, government etc.), **debt recovery**, **insurance**, **financial**, **taxation**, Cibt/Comet **Visa services**, **stock market fees**, **pension funds**, **unforeseeable legal spend**, **intercompany invoices**, **travel expenses**.