

AMERICAN EXPRESS PLATINUM

The Platinum Card® Benefit Terms and Conditions 2026

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Live in Every Adventure (Travel)

The American Express Global Lounge Collection®

1. Guest access policies may vary internationally by location and are subject to change.
2. Visit [The Global Lounge Collection](#) for the full terms and conditions.

International Airline Programme

1. American Express reserves the right to change the IAP or these conditions from time to time without prior notice and/or to discontinue the whole program.
2. Airlines reserve the right to change, cancel or restrict flight operations without notice. IAP companion or individual traveler special fare, seat allocations or upgrades, may be limited by airlines to certain flights and/or dates ("blackouts"). IAP is subject to the Terms and Conditions of each participating carrier. American Express does not guarantee that seats or tickets will be available.
3. Certain airlines may impose a charge for IAP companion tickets, upgrades or individual traveller special fare either generally or during high demand / season periods. You will be advised of any applicable charge at the time of booking.
4. To qualify for an IAP companion ticket special fare or upgrade or individual traveller special fare:
 - a. Your journey must start and end at the same port in Singapore and be completed within the period during which your selected carrier participates in the Program. You will be advised of any applicable dates at the time of booking.
 - b. A ticket must be purchased at the designated IAP non-restricted fare in Singapore on a participating airline and charged to a valid Platinum Card which is in good standing and is billed in Singapore Dollars.
 - c. The Platinum Member who purchases the ticket(s) offer must be one of the travellers.
 - d. IAP tickets are non-transferrable and non-endorsable;
 - e. The person using the companion ticket must travel with and have the same itinerary as the Platinum Member with the paid ticket and is subject to all applicable government fees, taxes, and charges.
5. Any travel on non-participating airlines must be ticketed and paid for separately and are not part of the IAP. Certain code share or flights on the worldwide partners of the participating airlines may not apply.
6. Only one companion ticket or upgrade is allowed per Platinum Member traveling per itinerary. Companion tickets have no refund value. To obtain a refund of the paid ticket, the companion ticket must also be provided.
7. Advance reservations must be ticketed no later than 30 days before departure or reservations will be cancelled. Reservations made less than 30 days before departure must be ticketed within 72 hours after bookings are made or reservations will be cancelled.
8. The IAP companion ticket, upgrade and individual traveller special fare offer are not valid and may not be combined with any other promotion, discount negotiated or corporate rate.
9. American Express acts only as a travel agent for travel service providers and does not own or operate any airline or means of transportation. American Express is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to:

accidents and injuries; delays; changes in routes or itineraries; loss, theft or damage to possessions. American Express strongly advises travellers to insure themselves against travel risks. Travelers are responsible for ensuring that they have valid travel documentation and for complying with the health, customs, currency and other laws of any country they enter or attempt to enter.

10. All IAP Companion and Upgrade offers are based on full published fares, unless otherwise stated. Terms and Conditions apply. Benefits only apply to bookings through [American Express Travel Online](#) and paid with The Platinum Card. Airline partners and benefits (including fares) are subject to change without notice.

Airline Credit

1. **Amount of Statement Credits:** The amount of statement credits for this Platinum Card Benefit is capped at S\$100 every six (6) months, up to a total of S\$200 in statement credits per calendar year. Statement credits from one six (6) month period will not roll over to the next six (6) month period.
2. **Basic Card Member Only:** This Platinum Card Benefit is only available to the basic Card Members of The Platinum Card® issued by American Express in Singapore. Transactions made with a Supplementary Card or Additional Card are not eligible for this Platinum Card Benefit.
3. **Save this Benefit First:** You must first save this Platinum Card Benefit to your Platinum Card. Only transactions made using your Platinum Card after this Platinum Card Benefit has been saved are eligible for this Platinum Card Benefit. Transactions made using another American Express Card are not eligible for this Platinum Card Benefit.
4. **Eligible Transactions:** This Platinum Card Benefit only applies to purchases of S\$300 or more in a single transaction for flights departing from Singapore which are purchased in-app or online at Singapore Airlines or Scoot and purchased in Singapore Dollars. Transactions on KrisShop or the Kris+ app, and any purchase of trip add-ons or purchases via phone, email, or other payment links do not count toward this Platinum Card Benefit.
5. **Expiry or Withdrawal of Benefit:** This Platinum Card Benefit will expire on 31 December 2026. American Express reserves the right to change, suspend or withdraw this Platinum Card Benefit due to business reasons, change in contractual terms with our partners, and/or unforeseen circumstances. We may do so at any time by giving you 60 days' notice.
6. **Excluded Transactions:** Transactions using third party payment providers, travel agencies, online travel agencies, online aggregators, payments processors, or via ticket offices, instalments, or in-person at airport locations will not count toward this Platinum Card Benefit.
7. **Award of Statement Credits:** The statement credits will generally appear on your billing statement within 30 days from the date of transaction but may take longer. Statement credits cannot be converted into cash or any other form of payment.
8. **Use of Services from Singapore Airlines & Scoot:** Your purchase and use of services from Singapore Airlines and Scoot is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for services offered by Singapore Airlines or Scoot. Each of Scoot and Singapore Airlines is not responsible in any way for American Express, or for any services, benefits or any other representation made or provided by American Express. Inquiries or complaints relating to airline service should be directed to Singapore Airlines or Scoot's customer service, while inquiries or complaints related to the services or benefits provided by American Express should be directed to their customer service.

9. **Our General Offer Terms:** Our [General Offer Terms](#) also apply to the benefit and contain important additional terms.
10. By saving this Platinum Card Benefit, you agree to these Terms and Conditions. Capitalized terms not herein defined have the meanings given to them in the Card Member Agreement for The Platinum Card.

Fine Hotels + Resorts

1. Fine Hotels + Resorts (FHR) program benefits are available for new bookings made through [American Express Travel Online](#) with participating properties and are valid only for Basic and Supplementary Platinum Members ("Platinum Member"), holding an eligible The Platinum Card® ("Eligible Card") issued by American Express International Inc. in Singapore ("American Express").
2. Bookings must be made using an Eligible Card and must be paid using the Eligible Card in the Platinum Member's name, and the Platinum Member must be traveling on the itinerary booked.
3. 12pm check-in and room upgrade are subject to availability and are provided at check-in; certain room categories are not eligible for upgrade.
4. The type of S\$US100 credit and additional amenity, if applicable, varies by property; the US\$100 credit will be applied to eligible charges up to the amount of the US\$100 credit. To receive the US\$100 credit will be applied at check-out. Advance reservations are recommended for certain credits.
5. The type and value of the daily breakfast (for two) varies by property; breakfast will be valued at a minimum of US\$60 per room per day. To receive the breakfast credit, the breakfast bill must be charged to your hotel room. The breakfast credit will be applied at check-out.
6. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at check-out.
7. Benefits are applied per room, per stay (with a three-room limit per stay).
8. Back-to-back stays booked by a single Platinum member, Platinum Members staying in the same room or Platinum members traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional FHR benefits ("Prohibited Action").
9. American Express and the property reserve the right to modify or revoke FHR benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your FHR benefits.
10. FHR benefits restrictions vary by property.
11. FHR benefits cannot be redeemed for cash and are not combinable with other offers unless indicated.
12. FHR benefits must be used during the stay booked.
13. Any credits applicable are applied at check-out in USD or the local currency equivalent.
14. FHR benefits, participating properties, and availability and amenities at those properties are subject to change.
15. To be eligible for FHR benefits, your eligible Card Account must not be cancelled.

The Hotel Collection

1. The Hotel Collection ("THC") benefits are only available for new bookings of two consecutive nights or more made through [American Express Travel Online](#) with participating properties and valid for Basic and Supplementary Platinum Members ("Platinum Member"), holding an eligible The Platinum Card® ("Eligible Card") issued by American Express International Inc. in Singapore only.
2. Bookings must be made using an Eligible Card and must be paid using the Eligible Card, in the eligible Platinum Member's name, and the Platinum Member must be travelling on the itinerary booked.
3. 12pm check-in, late check-out and the room upgrade are subject to availability; certain room categories are not eligible for upgrade.
4. The type of US\$100 credit and additional amenity (if applicable) varies by property; the US\$100 credit will be applied to eligible charges up to US\$100.
5. To receive the US\$100 credit, the eligible spend must be charged to your hotel room.
6. The US\$100 credit will be applied at check-out.
7. Advance reservations are recommended for certain credits.
8. Benefit restrictions vary by property. Benefits are applied per room, per stay (with a three-room limit per stay).
9. Back-to-back stays booked by a single Platinum Member, Platinum Members staying in the same room or Platinum Members traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional THC benefits ("Prohibited Action").
10. American Express and the Property reserve the right to modify or revoke the THC benefits at any time without notice if we or they determine, in our or their sole discretion, that you have engaged in Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your THC benefits.
11. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated.
12. Benefits must be used during the stay booked.
13. Any credits applicable are applied at check-out in US dollars or the local currency equivalent.
14. Benefits, participating properties, and availability and amenities at those properties are subject to change.
15. To be eligible for THC benefits, your eligible Card Account must not be cancelled.

Radisson Rewards Premium Status

1. Enrolment in the Radisson Rewards program is required for membership to be upgraded. Benefits are subject to change and availability may vary by property.
2. Radisson Rewards benefits may not be combined with benefits offered by Amex and other loyalty programs.
3. All American Express terms and conditions apply. All Radisson Rewards terms and conditions apply. To view terms and conditions click [here](#).
4. American Express reserves the right to instruct Radisson Rewards to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing.

Pan Pacific DISCOVERY Platinum Status

1. To enjoy the Complimentary Pan Pacific DISCOVERY Platinum membership, register and activate the membership by 31 December 2026.
2. The complimentary Pan Pacific DISCOVERY Platinum membership is valid for Basic and Supplementary Card Members of The Platinum Card® issued by American Express International Inc. in Singapore ("Eligible Platinum Members").
3. Eligible Platinum Members will be required to submit their request via the "Request for upgrade" button listed in this page in order to be eligible for the above promotion and receive an email invite upon successful Account validation within two (2) weeks. Please note that the invitation link within the email invite is only valid for 48 hours upon receipt.
4. The benefits available to Eligible Platinum Members as a Pan Pacific DISCOVERY Platinum member shall be referred to collectively as the "Eligible Benefits".
5. The Eligible Benefits available to an Eligible Platinum Member shall not be transferrable to another user, or be redeemable for cash.
6. To maintain the Platinum-tier membership after the expiration, Platinum Members are required to fulfil ten (10) qualifying nights or stay at two (2) of our brands or spend US\$5,000 in a calendar year.
7. Platinum Members must present their digital Card upon check-in or before dining, or making other spend opportunities such as Local Offers and Experiences, and all payments must be made with The Platinum Card issued by American Express International Inc. in Singapore.
8. Platinum Members may view their Pan Pacific DISCOVERY membership card by downloading the Pan Pacific DISCOVERY mobile app via [App store](#) and [Google Play](#).
9. American Express International Inc. and/or Pan Pacific Hotels Group reserve the rights to terminate and/or replace the benefits with other benefit(s) of similar value, in accordance with applicable laws.
10. American Express International Inc. acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the merchant. Pan Pacific Hotels Group is solely responsible for the fulfilment of benefits and all relevant privileges.
11. In the event of any inconsistencies between the English version and other translations of these Terms and Conditions, the English version shall prevail.
12. For full details and Terms and Conditions of the Pan Pacific DISCOVERY membership, please click [here](#).

Marriott Bonvoy Gold Elite Status

1. As a Platinum Member, you are eligible to enrol in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrolment within the Marriott Bonvoy™ Program ("Marriott Bonvoy™") at the Gold Elite Status level, American Express will share your enrollment information with The Marriott Bonvoy™ Program ("Marriott Bonvoy™"). Marriott Bonvoy may use this information in accordance with its privacy statement available at www.marriott.com/privacy.
2. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible Platinum Member or until American Express notifies you that the benefit is terminated.

3. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible.
4. For complete Marriott Bonvoy Program Terms click [here](#). Marriott Bonvoy program amenities may not be combined with the Fine Hotels & Resorts program. Upgrades are based upon availability and will vary by property.

Hilton Honors Gold Status

1. As a Platinum Card Member you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Offer is till 31 December 2026.
2. Full details of Gold status can be found [here.HiltonHonors.com/MemberBenefits](https://www.hilton.com/MemberBenefits) and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at [Hilton.com/PrivacyPolicy](https://www.hilton.com/PrivacyPolicy).
3. If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. Visit [HiltonHonors.com/Terms](https://www.hilton.com/Terms) for more details. Eligibility for all on-property Hilton Honors benefits subject to full Hilton Honors Terms & Conditions.
4. Applies at Waldorf Astoria Hotels & Resorts, LXR Hotels & Resorts, Conrad Hotels & Resorts, Canopy by Hilton, Hilton Hotels & Resorts, Curio Collection by Hilton, DoubleTree by Hilton, and Tapestry Collection by Hilton properties. Group reservations and certain rates are not eligible for complimentary upgrades. All upgrades are granted at the discretion of the hotel at the time of arrival on a space-available basis for the entire stay. Upgrades will be given only for one room for the Member, regardless of additional rooms the Member may have purchased at or after the time of booking.
5. Base Points are earned from the Hilton Honors Program when you stay at hotels and resorts within the Hilton Portfolio. Bonus Points do not qualify for the 80% bonus.
6. Daily complimentary breakfast is available either as a Member Benefit (at Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Canopy by Hilton™, Signia by Hilton, Hilton Hotels & Resorts, Curio - A Collection by Hilton™, DoubleTree by Hilton™, Tapestry Collection by Hilton™, Embassy Suites Hotels™, Tru by Hilton™, Hilton Garden Inn®, Hampton by Hilton™, Homewood Suites by Hilton®, and Home2 Suites by Hilton®) or as a brand amenity, excluding Hilton Grand Vacations. When selected as a MyWay Benefit by a Gold or Diamond Member, daily complimentary continental breakfast is provided for the Member and up to one additional guest registered to the same room each day of Member's stay. Breakfast is only served in the hotel's designated restaurant or Executive Lounge. At the discretion of the hotel or where breakfast is a brand amenity, the hotel may provide full breakfast or in-room service.
7. 5th Reward Night Free on Standard Room reward stays of 5 nights or more. Applies only to a Standard Room Reward stay of up to 20 consecutive nights at the same property, booked using all points. Free night(s) are confirmed at time of booking. Members may use this benefit

on an unlimited number of stays annually. Additional terms and conditions apply. Not valid for Premium Room reward or Points & Money stays.

8. Members will earn 10,000 Hilton Honors Bonus Points at 40 eligible nights and 10,000 Hilton Honors Bonus Points for every 10 additional eligible nights thereafter during a calendar year (January 1st through December 31st). Members will earn an additional 30,000 Hilton Honors Bonus Points on their 60th eligible night per calendar year. These Hilton Honors Bonus Points are in addition to the 10,000 Milestone Bonus Points achieved at that night threshold.
9. Hilton Honors members enjoy free standard Wi-Fi at any Hilton Hotels Resorts, Doubletree by Hilton, Embassy by Hilton, Waldorf Astoria Hotels & Resorts, LXR Hotels & Resorts, Conrad Hotels & Resorts, Curio Collection by Hilton, and Canopy by Hilton hotel. Free standard Wi-Fi is available during stays at Hampton by Hilton, Hilton Garden Inn, Homewood Suites, and Home 2 Suites properties. Premium Wi-Fi is available for a fee at select properties. Diamond members enjoy free Premium Wi-Fi at all participating properties in the Hilton portfolio. Wi-Fi is not free in meeting spaces or at properties with a resort charge that includes Wi-Fi.
10. Applies at Waldorf Astoria Hotels & Resorts, LXR Hotels & Resorts, Conrad Hotels & Resorts, Hilton Hotels & Resorts, Curio Collection by Hilton, DoubleTree by Hilton, Tapestry Collection by Hilton, Embassy Suites by Hilton and Hilton Garden Inn properties. Bottled Water is not free at properties with a resort charge that includes Bottled Water.
11. Membership rates are subject to availability at participating hotels and resorts within the Hilton Portfolio. Discounts are as follows: Hilton Honors members will receive a discount – from 2% off the eligible rate – depending upon booking window, region or country, day of the week and other circumstances determined by Hilton Honors. Hilton Honors discount does not apply to all available rates. Early departure fees, deposit and cancellation restrictions may apply and vary by hotel. Stated terms and conditions relating to bookings will apply, such as cancellation, early departure, Advance Purchase and other payment terms. Unless otherwise stated, quoted rates are per room per night, based on single/double occupancy and do not include taxes, gratuities, incidental charges and resort fees (if applicable). Discount not available at hotels in the following locations: China; Macau; Hong Kong and Taiwan. If you are making a reservation by phone, please call +1-800-HILTONS (445-8667) or view all Hilton Reservations Worldwide phone numbers. If you are making a reservation by phone, please request “Hilton Honors Discount.” Hilton Honors Discount is only available for up to two rooms per member per stay. This rate may not be combined with other select promotions, offers or discounts and is not valid for existing reservations or groups. Rate is non-transferrable or redeemable for cash, and cannot be used during future stays.

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Hertz Gold Plus Rewards® Five Star

1. American Express reserves the right to instruct Hertz to cancel your membership if you cease to be a Platinum Member or your account is not in good standing.
2. Benefits vary by market and location of rental, and may be subject to change and availability. Not all benefits are available in every country.
3. Gold Plus Rewards Five Star enrolment is required to enjoy all benefits. Additional Hertz Terms and Conditions apply.
4. If your enrolment is rejected or membership details are incorrect, please contact the [Hertz Customer Service](#).

Live in Every Flavour (Dining)

Table for Two – Platinum Edition

1. Programme is only open to the Basic and Supplementary Card Members of The Platinum Card® (respectively the “Eligible Card Members” and the “Eligible Card”) issued by American Express International Inc. (“American Express”) in Singapore.
2. The Programme is from 1 January 2026 to 31 December 2026, both dates inclusive (the “Programme Period”). The Programme will end on 31 December 2026 unless otherwise notified by American Express.
3. During the Programme Period, one complimentary dining experience (each an “Offer”) will be made available to Eligible Card Members every two (2) months (each two-month period a “redemption cycle”) at selected restaurants and dining locations in Singapore (each a “Merchant”), with a valid reservation made through the American Express Experiences App (“Experiences App”).
4. The Offer may only be utilized once each redemption cycle, up to a maximum of six (6) times per calendar year. The Offer will be renewed on the first day of each new redemption cycle (i.e. 1 January, 1 March, 1 May, 1 July, 1 September, and 1 November). There is strictly no carrying forward of an unused Offer from any previous redemption cycle(s).
5. On the Experiences App, both Basic and Supplementary Card Members will both be able to view the Programme and the Offer. The Offer is valid one time per Card Account, per redemption cycle. There will be no exception provided should an Eligible Card Member on the Card Account redeem the Offer without communicating this redemption to other Card Account Members.
6. Each Offer is valid for two (2) individuals, and at least one individual dining must be an Eligible Card Member. In the case there are additional dining parties, the Eligible Card Member must indicate so through the reservation portal, and this is subject to the Merchant’s availability.
7. If the Eligible Card Member decides to dine solo at the Merchant, the food served will remain unchanged for two (2) parties and will not be available for takeaway.
8. All food items served for the Offer is only valid for dine-in and is not available for takeaway.
9. Any additional cost incurred during when utilizing an Offer must be paid for by the Eligible Card Member with The Platinum Card® issued by American Express in Singapore.
10. The list of participating Merchants under the Programme is subject to change from time to time without prior notice, and may vary for each redemption cycle. Blackout dates may also apply for each Merchant.
11. Seat availability is subject to each Merchant’s capacity and availability, based on a first-come, first-served booking process. Bookings are confirmed only upon successful reservation through the Merchant booking site via the Experiences App and receipt of SMS confirmation from the Merchant.
12. The Offer is valid only when an Eligible Card Member makes a successful reservation through the Experiences App. Reservations made outside of the Experiences App will not be valid for the Programme. To utilize the Offer, Eligible Card Member must scan the Merchant’s specific QR code on the day of redemption.
13. American Express does not guarantee booking or availability on behalf of any Merchant. Eligible Card Members are required to make their own booking with the Merchants through the Experiences App.
14. Merchant Sales Terms & Conditions apply to all reservations, and such terms may change from time to time. The provision of any services, activities, or benefits stated is the sole responsibility of the Merchant.
15. Please note that each Merchant’s cancellation policy will apply to bookings, and this will differ across Merchants. An Eligible Card Member is responsible for reviewing and accepting the applicable cancellation policy prior to making a reservation via the Experiences App.

16. If an Eligible Card Member violates the Merchant's cancellation policy, American Express is not liable for any cancellation fees incurred on the Eligible Card.
17. In accordance with local regulations, consumption of alcohol is prohibited for those under 18 years of age. Please drink responsibly.
18. Offer cannot be exchanged for cash or in-kind, and is not applicable in conjunction with other offers, promotions, privileges and discounts, unless otherwise stated.
19. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the Merchants.
20. American Express shall not be responsible or liable in any way for any loss, injury or damage whatsoever caused by or arising from any failure or delay in the provision of or malfunction, defect or deficiency in any services and benefits offered by the Merchant as part of an Offer under the Programme.
21. American Express reserves the right to change, suspend or terminate the Programme, the Offer and/or make changes to these terms and conditions due to business reasons, change in contractual terms with our partners, and/or unforeseen circumstances.
22. **Blackout Dates for All Merchants:** Public Holiday and Eve of Public Holiday
23. **Additional Blackout Dates for each Merchant may apply.**

Merchant	Additional Blackout Date(s)
La Brasserie @ Fullerton Bay Hotel	Valentine's Day
TANOKE	Valentine's Day
VUE	Valentine's Day Mother's Day Formula 1

Global Dining Credit

1. **Maximum amount back is SGD\$200 per 6 months of the calendar year:** The redemption period is from 2 March 2026 to 31 December 2026. If you spend on the last day of a redemption period, your transaction may not get captured within that redemption period, so it is recommended to redeem at least 1 day earlier in the period.
2. **Primary Card Member Only:** The Benefit is only available to basic Card Members of The Platinum Card® issued by American Express in Singapore. Transactions made with a Supplementary Card or Additional Card are not eligible for this Platinum Card Benefit.
3. **Save this Benefit First:** You must first save the Benefit to your Platinum Card before making your payment to qualify for the benefit. If you use another card to make a payment at any time, you will not be eligible for the benefit on that card.
4. **Eligible Transactions:** Benefit only available for dine-in services made in-person at a participating restaurant outside of Singapore. Full participating restaurant list can be found [here](#). Participating restaurant list subject to change without notice, please check before you dine as you won't be eligible to receive a credit if the restaurant isn't on the list at the time of your transaction. Please note that for dining in Japan, this benefit is only available for bookings on Pocket Concierge which are paid for upfront via Pocket Concierge.
5. **Excluded Transactions:** Benefit excludes purchases of gift cards and vouchers, transactions made towards deposits charged upfront by the venue, booking, cancellation, and no-show charges, takeaway or dine-at-home services. If you spend in a currency other than Singapore Dollars a Currency Conversion Fee applies and this fee does not count towards the benefit. For more information regarding charges made in foreign currencies refer to your Card Member Agreement.

6. **Direct Payments Only:** If you pay using payment processors such as QR payment or in restaurant App purchases, you may not be eligible for the benefit. Please request to pay at the restaurants designated till point.
7. **Award of Credits:** Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Please contact call the number at the back of your Card ("Card Services") should you not receive your credit. Credit(s) are not redeemable for cash or any other payment form.
8. **Expiry or Withdrawal of Benefit:** The benefit will expire on 31 December 2026. American Express can withdraw the benefit at any time by giving you 30 days' notice.
9. **Your use of participating restaurants:** Your purchase of goods and/or services from the participating brands is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.
10. **Our General Offer Terms:** Our [General Offer Terms](#) also apply to the benefit and contain important additional terms.

Love Dining

1. Half the bill applied to 2 persons dining only. Discounts are based on the number of diners.
2. Blackout dates and Terms and Conditions apply.
3. For full details visit go.amex/lovedining.
4. American Express® acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.
5. American Express® International Inc. and the service establishments reserve the right to change the terms and conditions at any time without prior notice. All information is correct at the time of publication.

Chillax

1. All offers will be subject to Terms and Conditions. For full details, visit go.amex/chillax.
2. American Express® acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.
3. American Express® International Inc. and the service establishments reserve the right to change the terms and conditions at any time without prior notice. All information is correct at the time of publication.

Live in Every Moment (Access)

Tower Club Singapore

1. To enjoy the privileges or benefits, Platinum Members must present their Platinum Card® to the Club's concierge (as a form of identification).
2. All charges must be made to The Platinum Card. Participation of merchants is subject to change without prior notice to the Platinum Member. The provision of services, activities or benefits stated is the responsibility of the respective service establishment.
3. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment.
4. Platinum Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.
5. Basic and Supplementary Platinum Members are granted access to the Tower Club Singapore's dining facilities and amenities, including the Fitness Centre, as reciprocal Members of Tower Club.
 - a. Full access to the Tower Club's dining facilities and amenities at the Tower Club premises – This benefit will be capped at eight (8) Platinum Members per day. Tower Club may, at its absolute discretion, waive this limit.
 - b. Full access to the Tower Club's fitness facilities and amenities at the Tower Club premises – This benefit will be capped at five (5) Platinum Members per day. Tower Club may, at its absolute discretion, waive this limit.
6. Access will be available at all times during Tower Club's business hours: Tower Club is closed on Sundays and Public Holidays.
 - a. Fitness Centre's business hours: Monday – Friday: 7 am to 9 pm / Saturday: 9 am to 6 pm / Sundays and Public Holidays: Closed
 - b. F&B facilities business hours:
 - i. Pacific Lounge (Tower Club's Lobby Lounge): 7.30 am to 10.30 pm
 - ii. Atlantic Dining (Western Cuisine): Lunch - Monday to Friday (12 pm to 2.30 pm), Saturday (Closed) / Dinner - Monday to Saturday (6.30 pm to 10.30 pm)
 - iii. Ba Xian Dining (Chinese Cuisine): Lunch - Monday to Saturday (12 pm to 2.30 pm) / Dinner - Monday to Saturday (6.30 pm to 10.30 pm)
 - iv. Straits Bar: Main Bar - Monday to Saturday (11.30 pm to 11 pm) / Cigar Divan - Monday to Saturday (2 pm to 11 pm)
7. Access is subject to Tower Club's capacity, while Priority is given to Tower Club Members.
8. Basic or Supplementary Platinum Members will not be charged any joining fees or monthly dues by the Tower Club for access to all its dining facilities.
9. As part of the club rules and as Reciprocal Member, any spend in Tower Club will be subject to 10% surcharge and 10% service charge (excluding the prevailing GST). The service charge will be calculated based on the total amount after the inclusion of the 10% surcharge.
10. Basic or Supplementary Platinum Members must book or make reservation(s) with The Platinum Concierge in order to enjoy privileged access to the Tower Club.
11. Platinum Members are allowed to bring any number of guests, subject to Tower Club's capacity.
 - a. Reservation for F&B facilities, booking must be made at least one (1) working day in advance.

- b. Reservation for general dining on set menu, booking must be made at least two (2) working days in advance.
 - c. Reservations for main dining room and private dining room, all bookings will be based on availability and on a first come, first served basis.
 - d. Reservation for Club events and where set menus are requested, bookings must be made at least five (5) working days in advance.
 - e. For all bookings of private dining rooms, a minimum spend is required, as per Tower Club's Member Rules and Regulations.
 - f. For Club events, Platinum Members will be charged based on the event's set menu pricing.
- 12. Cancellation of private dining rooms and Club events should be made with The Platinum Concierge at least four (4) working days in advance. Otherwise, American Express International Inc. reserves the right to charge the Platinum Member for the cost incurred.
 - a. For private dining room reservations, a 50% cancellation fee is charged based on selected menu price, if cancellation is made within three (3) working days before actual reservation date and time or event, and a 100% cancellation fee is charged based on selected menu price, if cancellation is made on the day of reservation or event and a 100% cancellation fee is charged based on the required minimum spending if cancellation is made on the day of reservation or event.
 - b. In the event that the Platinum Member fails to show up for the reserved table or cancel less than three (3) working days prior to the actual reservation date and time, there will be penalty charges of 100% of the selected menu price or S\$150 (Lunch) and S\$300 (Dinner), subject to prevailing GST, based on the à la carte menu imposed by Tower Club on the Platinum Member for the said reservation.
 - c. For Club event reservations, a 50% cancellation fee is charged based on the event's set menu pricing if cancellation is made within seven (7) working days before the event and a 100% cancellation fee is charged based on the event's set menu pricing if cancellation is made on the day of the event.
- 13. All charges must be made to The Platinum Card.
- 14. Tipping and other gratuities are strictly prohibited in Tower Club.
- 15. The benefits cannot be used in conjunction with any other offers and/or promotions.
- 16. Parking fee, as per charges levied by the building management, is applicable and will be borne by Platinum Members.

Comoclub C5 Tier

- 1. This promotion is valid from now till 31 December 2026.
- 2. The promotion is valid for Basic and Supplementary Card Members of The Platinum Card® ("eligible Card Member") issued by American Express International Inc. in Singapore, who have signed up for Comoclub membership before 31 December 2026.
- 3. The complimentary Comoclub C5 membership will be valid for twelve (12) months on a complimentary basis.
- 4. Eligible Card Member must sign up for Comoclub membership via the Amex Experiences App to be eligible for the above promotion. Eligible Card Member with existing Comoclub membership of lower tier (C1/C2/C3/C4) must sign up via the Amex Experiences App as well to be upgraded to C5 membership. To enjoy the promotion, eligible Card Member has to sign

up with details registered with American Express International Inc. for account verification purposes.

5. Eligible Card Member with a Comoclub C5 membership has to sign up with details registered with American Express International Inc. for account verification purposes. Upon successful sign-up for the complimentary Comoclub membership, the complimentary twelve (12) months Comoclub C5 membership can be transferred to a designated applicant, subject to the membership eligibility criteria determined by Comoclub.
6. Upon successful validation of your Account, you will receive a confirmation email from the Comocrew **within four (4) to six (6) weeks**. Expedited request is strictly not allowed.
7. The promotion is valid for one-time redemption per eligible Card Member during the promotion period.
8. Your Comoclub privileges are valid only when you have been successfully upgraded to the membership tier. Any privileges that have expired before your successful membership upgrade will be forfeited.
9. Birthday treats listed on Comoclub's website are subject to earned tier qualifications only, and not applicable for accounts upgraded through this complimentary Comoclub C5 membership.
10. To remain on Comoclub C5 membership, a minimum renewal spending requirement of S\$25,000 needs to be met within the twelve (12) months of complimentary Comoclub C5 membership. After the complimentary twelve (12) months provided by Comoclub, should the renewal spending requirement of S\$25,000 in twelve (12) months not be met, the Comoclub membership will be downgraded by one (1) tier (from C5 membership to C4 membership). The same will apply in the following year if the renewal spending requirement of Comoclub is not met.
11. The complimentary Comoclub C5 membership is mutually exclusive with any other promotions, campaigns or offers, and cannot be combined and is not valid with any other upgrading promotions, campaigns or offers. If the applicant who have redeemed a Comoclub membership offer with any other third parties, such applicants will not be eligible for the promotion.
12. An individual cannot hold more than one (1) Comoclub account at any one time.
13. Enquiries should be directed to American Express.
14. American Express International Inc. in Singapore and/or Comoclub reserve the rights to terminate and/or replace the benefits with other benefit(s) of similar value, in accordance with applicable laws.
15. American Express International Inc. in Singapore acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by Comoclub.
16. Comoclub is solely responsible for the fulfillment of benefits and all relevant privileges.
17. American Express and Comoclub reserve the rights to amend the above Terms and Conditions.
18. For full Terms & Conditions on Comoclub membership, please visit [here](#).

Marina Bay Sands - Sands LifeStyle Prestige Membership

1. This promotion is valid from now till 31 December 2026.
2. The promotion is valid for Basic and Supplementary Card Members of The Platinum Card® issued by American Express International Inc. in Singapore, who have expressed their interest and activated the membership before 31 December 2026.

3. The complimentary upgrade of Prestige tier is valid for three (3) months, during which member must make a minimum spending of S\$1,500 to enjoy an additional nine (9) months on Prestige tier. Should the member spend under S\$1,500 during the 3-month Prestige tier period, his/her membership tier will be reverted to LifeStyle tier. Postwhich, member must make a minimum spending of S\$5,000 to retain the Prestige tier for another 12 months after the first year of the membership. Should the Card Member spend under S\$5,000 during the 12-month Prestige tier period, his/her membership tier will be reverted to LifeStyle tier.
4. Eligible Platinum Card Members must register their interest for the Sands LifeStyle – Prestige membership via the Amex Experiences App to be eligible for the above promotion.
5. To enjoy the promotion, eligible Card Member must be at least 18 years old and have a proof of identification e.g. passport, or any valid government-issued photo identification document.
6. The promotion is valid for one-time redemption per eligible Card Member during the promotion period.
7. The membership upgrade is mutually exclusive with any other promotions, campaigns or offers, and cannot be combined and is not valid with any other upgrading promotions, campaigns or offers. If the applicant who have redeemed a Prestige upgrade offer with any other third parties, such applicants will not be eligible for the promotion.
8. The eligible Benefits available to an eligible Platinum Member shall not be transferrable to another user, or be redeemable for cash.
9. American Express International Inc. in Singapore and/or Marina Bay Sands Singapore reserve the rights to terminate and/or replace the benefits with other benefit(s) of similar value, in accordance with applicable laws.
10. American Express International Inc. in Singapore acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the merchant.
11. Marina Bay Sands Singapore is solely responsible for the fulfilment of benefits and all relevant privileges.
12. For full Terms & Conditions on Sands LifeStyle membership, please visit [here](#).

Paragon Club Prestige Tier

1. The Offer is valid till 31 December 2026.
2. The Offer is valid for Basic and Supplementary Card Members of The Platinum Card® (“Eligible Card Members”) issued by American Express International Inc. in Singapore (“American Express”), who have expressed their interest before 31 December 2026.
3. Each Eligible Card Member can only register, and upgrade one Paragon Club account and the unique promo code is strictly non-transferrable.
4. The offer is fulfilled by Straits Retail Property Management Services Pte Ltd (SRPMS) (“Merchant”) and Merchant’s Terms and Conditions apply. The provision of services, activities, or benefits stated is the sole responsibility of the Merchant.
5. The complimentary upgrade of Paragon Club Prestige tier membership is only valid for new-to-Paragon Club members.
6. Eligible Card Member must register their interest for the Paragon Club Prestige tier membership to be eligible for the offer and receive a unique promo code.
7. The complimentary upgrade to the Prestige tier remains valid for a duration of 6 months. Within this period, the Eligible Card Member is required to spend minimum S\$10,000 in order to maintain the Prestige tier for an additional 12 months starting from the date of meeting the

minimum spend of S\$10,000. Should the Eligible Card Member not meet the minimum S\$10,000 spend during the 6-month Prestige tier validity period, his/her membership will be reverted to Premier tier.

8. The promo code issued is valid till 31 December 2026 and eligible members must utilize the promo code by 31 December 2026 unless stated otherwise. To receive the complimentary Prestige membership for 6 months, Eligible Card Members are required to download and sign up as a Paragon Club member via the Paragon Club mobile app.
9. The Offer is non-transferable and is only valid for one-time redemption per Eligible Card Member during the Offer period.
10. The membership upgrade is mutually exclusive to the accompanying promotions, campaigns and offers included with the upgrade, and cannot be combined and is not valid with any other upgrading promotions, campaigns or offers unless stated explicitly.
11. The Offer cannot be exchanged for cash or used in conjunction with other offer programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
12. Merchant may terminate memberships and refuse participation of members, without assigning any reason thereto and without giving prior notice.
13. Merchant may, suspend or terminate the Paragon Club programme, without prior notice.
14. American Express and/or Merchant reserve the rights to terminate and/or replace the benefits with other benefit(s) of similar value, in accordance with applicable laws.
15. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the Merchant.
16. Registration service for the Offer is provided by Lyyti Oy on behalf of American Express.
17. By registering their interest and providing American Express with their personal information, Eligible Card Member hereby consents to American Express collecting, using, processing and disclosing his or her respective personal information.
18. For full Terms & Conditions on Paragon Club Prestige tier membership, please visit [here](#).

The Bicester Collection

1. This offer is only available to Basic Platinum Members ("Card Members"). This offer cannot be redeemed by Supplementary Platinum Members.
2. To redeem the offer, Card Members are required to download and present their eVIP pass upon arrival at the Participating Village (defined below), which forms part of The Bicester Collection. Card Members will also be required to present their Platinum Card for verification. To use this offer, Card Members must book in advance via the Participating Village's [Guest Services](#) email set out below.
3. The following are the Participating Villages: Bicester Village, Kildare Village, La Vallée Village, Wertheim Village, Ingolstadt Village, Maasmechelen Village, Fidenza Village, La Roca Village, Las Rozas Village.
4. For full Terms & Conditions on The Bicester Collection, please visit [here](#).

Platinum Wine Credit

1. **Amount of Statement Credits:** Maximum amount back is SGD\$200 per six (6) months of the calendar year: Up to a total of SGD\$400 in statement credits per calendar year. Statement credits from one six (6) month period will not roll over to the next six (6) month period. If you

spend on the last day of a redemption period, your transaction may not get captured within that redemption period, so it is recommended to redeem at least 1 day earlier in the period.

2. **Basic Card Member Only:** This Platinum Card Benefit is only available to the Basic Card Members of The Platinum Card® issued by American Express in Singapore. Transactions made with a Supplementary Card or Additional Card are not eligible for this Platinum Card Benefit.
3. **Save this Benefit First:** You must first save the Benefit to your Platinum Card before making your payment to qualify for the benefit. If you use another card to make a payment at any time, you will not be eligible for the benefit on that card.
4. **Eligible Transactions:** This Platinum Card Benefit only applies to a purchase of S\$300 or more in a single transaction at the Platinum Wine Website, powered by Vivino. Such purchase must be made at the website listed and in Singapore Dollars only.
5. **Expiry or Withdrawal of Benefit:** The benefit will expire on 31 December 2026. American Express can withdraw the benefit at any time by giving you 30 days' notice.
6. **Direct Payments Only:** Transactions using third party payment providers or payments processors will not count toward this Platinum Card Benefit.
7. **Award of Statement Credits:** Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Please call the number at the back of your Card ("Card Services") should you not receive your credit. Credit(s) are not redeemable for cash or any other payment form.
8. **Purchases from the Participating Brands:** Your purchase of goods and/or services from the participating brand is governed by their respective terms and conditions (including privacy policies).
9. American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.
10. **Our General Offer Terms:** Our [General Offer Terms](#) also apply to the benefit and contain important additional terms.
11. By saving this Platinum Card Benefit, you agree to these Terms and Conditions. Capitalized terms not herein defined have the meanings given to them in the Card Member Agreement for The Platinum Card.

Regional Golf Programme

1. Benefit is valid till 31 December 2026.
2. Benefit is applicable for both Basic and Supplementary Card Member(s) with The Platinum Card®
3. Complimentary green fees for Eligible Card Members at local and regional golf clubs (excluding golf clubs in Japan), subject to booking conditions listed here under:
 - a. Card Members can enjoy complimentary rounds of golf (with respect to green fees only):
 - i. Weekdays at 5 golf clubs in Singapore and 52 regional golf clubs. Please check with The Platinum Concierge for the full participating list of golf clubs.
 - ii. Weekends and public holidays at selected participating golf clubs.
 - b. Card Members are responsible for arranging the minimum number of players required, with a minimum of two (2) players per flight for weekdays and a minimum of three (3) players per flight for weekends, subject to pairing at the golf club's discretion.

- c. Weekday bookings must be made at least 4 days in advance and weekend bookings must be made at least 7 days in advance.
 - d. Bookings may not be made more than 14 days in advance. All bookings are subject to availability.
- 4. Complimentary green fees for Eligible Card Members at golf clubs in Japan, subject to booking conditions listed here under:
 - a. Card Members can enjoy complimentary rounds of golf (with respect to green fees only):
 - i. Weekdays, weekends and public holidays at 3 golf clubs in Japan.
 - ii. Each Card Members must be accompanied by three (3) paying companion on weekdays and weekends/public holidays.
 - iii. Card Members are responsible for arranging the minimum number of players required, with a minimum of four (4) players per flight for weekdays and weekends/public holiday.
 - iv. Bookings can be made at least 75 days in advance. All bookings are subject to availability.
- 5. Additional Card Members' companions can play at the American Express Preferred Rate when accompanied by an Eligible Card Member. There is no limit to the number of guests, but bookings are subject to availability.
- 6. The American Express Preferred Rate will be given at a minimum of 5% savings of walk-in rates. Clubs may refuse to apply the American Express Preferred Rate during promotional periods.
- 7. Card Member(s) and their companions are required to pay for the use of the buggy and caddy at normal published rates using The Platinum Card®. Any other applicable fees or charges shall be borne by Card Member(s) and their guests.
- 8. All payments of green fees and/or applicable charges for Card Member(s) and guests must be made upon booking and charged to The Platinum Card. Charges will be reflected on the Card Member's Statements as transactions made at 'Concepts Golf Management Pte Ltd'. Rates quoted are exclusive of taxes and are subject to change without prior notice.
- 9. Card Members and their companions are recommended to purchase their own golf insurance.
- 10. Card Members and their companion(s) should hold valid Handicap cards. Player(s) may be asked to produce Handicap card during registration at the golf club.
- 11. The following amendment and cancellation charges apply after the golf booking has been processed:
 - a. For all golf clubs except for Ria Bintan Golf Club, Laguna Bintan Golf Club, Southlinks Country Club and Warren Golf & Country Club, the following cancellation charges apply to Card Member(s) and their guests:
 - i. Amendment of S\$10.00 per change (subject to prevailing GST rate) applies for changes made 3 days or less before tee-off date.
 - ii. Cancellation of S\$10.00 (subject to prevailing GST rate) applies for cancellation made 3 days before tee-off date.
 - iii. 100% of total golf charges apply for cancellations made 2 days or less before tee-off date as well as in the event of no-show or late arrival on tee-off date.
 - iv. Change of date (of play) considered as cancellation.
 - b. For Ria Bintan Golf Club, Laguna Bintan Golf Club, Southlinks Country Club and Warren Golf & Country Club, the following cancellation charges apply to Card Member(s) and their guests:

- i. Amendment of S\$10.00 per change (subject to prevailing GST rate) applies for changes made 4 days or less before tee-off date.
 - ii. Cancellation of S\$10.00 (subject to prevailing GST rate) applies for cancellation made 4 days before tee-off date.
 - iii. 100% of total golf charges apply for cancellations made 3 days or less before tee-off date as well as in the event of no-show or late arrival on tee-off date.
 - iv. Change of date (of play) considered as cancellation.
 - b. For golf clubs in Vietnam and Cambodia, the following cancellation charges apply to Card Member(s) and their guests:
 - i. Amendment of S\$10.00 per change (subject to prevailing GST rate) applies for changes made 5 days or less before tee-off date.
 - ii. Cancellation of S\$10.00 (subject to prevailing GST rate) applies for cancellation made 5 days before tee-off date.
 - iii. 100% of total golf charges apply for cancellations made 4 days or less before tee-off date as well as in the event of no-show or late arrival on tee-off date.
 - iv. Change of date (of play) considered as cancellation.
 - a. For golf clubs in Japan, the following cancellation charges apply to Card Member(s) and their guests:
 - i. Amendment of S\$25.00 per change (subject to prevailing GST rate) applies and must not be made more than 7 days before tee-off date.
 - ii. 100% of total golf charges apply for cancellations made upon confirmation of booking as well as in the event of no-show or late arrival on tee-off date.
 - iii. Change of date and tee-time (of play) are considered as cancellation.
- 12. There will be no rain check after tee-off.
- 13. The programme may not be used by Card Member(s) or their guests in conjunction with any other promotional golf programme.
- 14. A club member may not make a booking directly at the golf club and transfer the confirmed tee-time over to Card Member.
- 15. American Express does not assume liability and Card Member(s) shall not make any claim whatsoever for (i) injury or bodily harm or (ii) loss of damage to property, howsoever caused, arising from, or in connection with, the American Express Regional Golf Programme.
- 16. The benefits of the American Express Regional Golf Programme will only be applicable to Eligible Card Member(s) who book through The American Express Concierge.
- 17. The Terms and Conditions of each golf club shall also apply.
- 18. In the case of a dispute, American Express reserves the right of final decision.



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