

Member-Get-Member (MGM) Referral Programme - Terms and Conditions

- The MGM Referral Programme ("Promotion") is valid from 13 November 2025 – 27 January 2026, both dates inclusive ("Promotion Period").
- The following American Express Cards are eligible to participate in the Promotion:

Basic Card Members of the following cards ("Referrer")	Card Eligible to Refer ("Eligible Card")
<ul style="list-style-type: none"> The Platinum Card® 	<ul style="list-style-type: none"> The Platinum Card
<ul style="list-style-type: none"> The American Express® Platinum Reserve Credit Card The American Express® Platinum Credit Card The American Express® Rewards Card The American Express® Gold Charge Card* The American Express® Personal Card* The American Express® Singapore Airlines KrisFlyer Ascend Credit Card The American Express® Singapore Airlines KrisFlyer Credit Card The American Express® Singapore Airlines PPS Club Credit Card The American Express® Singapore Airlines Solitaire PPS Credit Card <p><i>* Only for Card accounts enrolled into the Membership Rewards programme</i></p>	<ul style="list-style-type: none"> The Platinum Card The American Express Singapore Airlines KrisFlyer Ascend Credit Card The American Express Platinum Credit Card

- The Referrer Card Account's eligibility to participate in the Promotion is based on their overall credit rating and other factors including their Account history with American Express.
- In respect of any referral submitted by the Referrer pursuant to this Promotion, the Referrer warrants and confirms that
 - The referred potential new customer ("Referee") has given consent for their personal data to be provided to American Express International Inc. ("Company") and to receive these referral programme marketing communications from the Company;
 - The Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the Promotion; and
 - This offer should only be sent to people with whom the Referrer has an existing relationship with such as friends or family.
 - This Promotion is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
- A Referrer will be entitled to receive a reward for every Successful Referral made (defined in the table below), up to a maximum of three (3) times in a calendar year. Calendar year is defined from 1 January - 31 December. For the calendar year 2025 the cap period of 3 Successful Referrals will apply from 31 July 2025 - 31 December 2025. A Successful Referral is achieved when all the following criteria are met:
 - The Referee applies for an Eligible Card via the referral link shared by the Referrer within the Promotion Period and receives approval by 27 January 2026 (date inclusive).
 - The Referee is not an existing Basic or Supplementary American Express Card Member.
 - The Referee does not previously hold a Basic or Supplementary American Express Card that was terminated or otherwise cancelled in the last twelve (12) months prior to the application.
 - The Referee and the Referrer is not the same person (for example, an existing American Express Singapore Airlines Credit Card Member cannot refer themselves to be a Platinum Card Member).



Referrer's Card	Referrer's Reward	Eligible Card to Refer	Referee's Reward
	You Earn		Your Friend Earns
The Platinum Card	140,000 Membership Rewards® points when a Successful Referral is made^	The Platinum Card	140,000 Membership Rewards points with annual fee payment and S\$8,000 eligible spend# within first 3 months of Card Approval: <ul style="list-style-type: none"> • 130,000 bonus Membership Rewards points • 10,000 Membership Rewards points awarded on the S\$8,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)
The American Express Platinum Reserve Credit Card The American Express Platinum Credit Card	30,000 Membership Rewards points when a Successful Referral is made^	The Platinum Card	140,000 Membership Rewards points with annual fee payment and S\$8,000 eligible spend# within first 3 months of Card Approval: <ul style="list-style-type: none"> • 130,000 bonus Membership Rewards points • 10,000 Membership Rewards points awarded on the S\$8,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)
		The American Express Singapore Airlines KrisFlyer Ascend Credit Card	Up to 34,000 KrisFlyer miles with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card Approval: <ul style="list-style-type: none"> • 27,800 bonus KrisFlyer miles • 5,000 KrisFlyer miles for the first charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only) • 1,200 KrisFlyer miles awarded on the S\$1,000 eligible spend (based on 1.2 KrisFlyer miles per S\$1 spent in Singapore dollars)
		The American Express Platinum Credit Card	30,000 Membership Rewards points with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card approval: <ul style="list-style-type: none"> • 28,750 bonus Membership Rewards points • 1,250 Membership Rewards points awarded on the S\$1,000 eligible spend (based on 2 Membership Rewards points for every



			S\$1.60 spent in Singapore Dollars)
The American Express Rewards Card The American Express Gold Charge Card The American Express Personal Card	15,000 Membership Rewards points when a Successful Referral is made^	The Platinum Card	140,000 Membership Rewards points with annual fee payment and S\$8,000 eligible spend# within first 3 months of Card Approval: <ul style="list-style-type: none"> • 130,000 bonus Membership Rewards points • 10,000 Membership Rewards points awarded on the S\$8,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)
		The American Express Singapore Airlines KrisFlyer Ascend Credit Card	Up to 34,000 KrisFlyer miles with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card Approval: <ul style="list-style-type: none"> • 27,800 bonus KrisFlyer miles • 5,000 KrisFlyer miles for the first charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only) • 1,200 KrisFlyer miles awarded on the S\$1,000 eligible spend (based on 1.2 KrisFlyer miles per S\$1 spent in Singapore dollars)
		The American Express Platinum Credit Card	30,000 Membership Rewards points with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card approval: <ul style="list-style-type: none"> • 28,750 bonus Membership Rewards points • 1,250 Membership Rewards points awarded on the S\$1,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)



<p>The American Express Singapore Airlines KrisFlyer Ascend Credit Card</p> <p>The American Express Singapore Airlines PPS Club Credit Card</p> <p>The American Express Singapore Airlines Solitaire PPS Credit Card</p>	<p>28,000 KrisFlyer miles when a Successful Referral is made^</p>	<p>The Platinum Card</p>	<p>140,000 Membership Rewards points with annual fee payment and S\$8,000 eligible spend# within first 3 months of Card Approval:</p> <ul style="list-style-type: none"> • 130,000 bonus Membership Rewards points • 10,000 Membership Rewards points awarded on the S\$8,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)
		<p>The American Express Singapore Airlines KrisFlyer Ascend Credit Card</p>	<p>Up to 34,000 KrisFlyer miles with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card Approval:</p> <ul style="list-style-type: none"> • 27,800 bonus KrisFlyer miles • 5,000 KrisFlyer miles for the first charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only) • 1,200 KrisFlyer miles awarded on the S\$1,000 eligible spend (based on 1.2 KrisFlyer miles per S\$1 spent in Singapore dollars)
		<p>The American Express Platinum Credit Card</p>	<p>30,000 Membership Rewards points with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card approval:</p> <ul style="list-style-type: none"> • 28,750 bonus Membership Rewards points • 1,250 Membership Rewards points awarded on the S\$1,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)



The American Express Singapore Airlines KrisFlyer Credit Card	18,000 KrisFlyer miles when a Successful Referral is made^	The Platinum Card	140,000 Membership Rewards points with annual fee payment and S\$8,000 eligible spend# within first 3 months of Card Approval: <ul style="list-style-type: none">• 130,000 bonus Membership Rewards points• 10,000 Membership Rewards points awarded on the S\$8,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)
		The American Express Singapore Airlines KrisFlyer Ascend Credit Card	Up to 34,000 KrisFlyer miles with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card Approval: <ul style="list-style-type: none">• 27,800 bonus KrisFlyer miles• 5,000 KrisFlyer miles for the first charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)• 1,200 KrisFlyer miles awarded on the S\$1,000 eligible spend (based on 1.2 KrisFlyer miles per S\$1 spent in Singapore dollars)
		The American Express Platinum Credit Card	30,000 Membership Rewards points with annual fee payment and S\$1,000 eligible spend# within first 2 months of Card approval: <ul style="list-style-type: none">• 28,750 bonus Membership Rewards points• 1,250 Membership Rewards points awarded on the S\$1,000 eligible spend (based on 2 Membership Rewards points for every S\$1.60 spent in Singapore Dollars)

Spend on eligible purchase of goods and services ("Qualifying Spend"). Visit go.amex.sg/exclusions for full list of non-eligible purchases and/or transactions.

^ Up to a maximum of three (3) times in a calendar year. The Referrer will not earn any Referrer Reward from the fourth (4th) Successful Referral but the Referee will still be eligible to earn the Referee Reward.

6. We encourage fair usage of this Promotion and so we limit the number of individuals who can apply using the Referrer's referral link, in any 30-day period.
7. Referrer will receive the reward approximately twelve (12) weeks from the date a Successful Referral is made.



8. Referee will receive the reward approximately twelve (12) weeks from the date the Referee meets the Qualifying Spend and pay the Full Annual Fee of the respective Eligible Card.
9. Referee(s) must be Singapore Citizens, Permanent Residents or Expatriates aged 21 years old or over.
10. Only one referral for each Referee will be counted. In the event that a Referee is referred by more than one Referrer, the successful referral will be based on the details of the Referrer confirmed by the Referee.
11. As the Referee, you agree that we may take reasonable steps to recover the value of the Referee's Reward from you, including charging an equivalent amount to your account, if:
 - a) The Qualifying Spend is not met because the relevant purchases are subsequently cancelled or refunded.
 - b) The Annual Fee paid for your first membership year is subsequently reversed for any reason.
12. In addition, should the Referee cease to be a Card Member for any reason within six (6) months of Card approval, we may take reasonable steps to recover the value of the rewards from the Referrer and the Referee's Card accounts, including charging an equivalent amount to Referrer and Referee's Card account.
13. The redemption of Membership Rewards points is subject to the [Membership Rewards Terms & Conditions for Personal Cards](#).
14. American Express International Inc. reserves the right, to make changes to the programme or these terms and conditions due to unforeseen circumstances or matters beyond our control. We will use commercially reasonable efforts to notify you as soon as possible if we need to make such changes. Should any dispute arise, the decision of American Express International Inc. shall be final.