

Card Member Monthly Paper Statement Fee**Terms & Conditions**

1. A Monthly Paper Statement Fee is applicable to Card Members who opt to receive monthly paper statements for the following American Express® Card(s) that are approved on or after 1 November 2022 ('Effective Date'):
 - American Express® Personal Card
 - American Express® Gold Card
 - American Express® True Cashback Credit Card
 - American Express® Rewards Card
 - American Express® Platinum Credit Card
 - American Express® Platinum Reserve Credit Card
 - American Express® Singapore Airlines Credit Cards
 - American Express® CapitaCard
2. The Monthly Paper Statement Fee of S\$1.07 (inclusive of GST, S\$1.08 with effect from 1 Jan 2023) will be charged to the Card Member's monthly bill statement in accordance with the Card's monthly statement cycle.
3. The Monthly Paper Statement Fee applies to:
 - New Card Members who currently do not hold a Basic American Express Personal Card at point of Card application, on or after the Effective Date.
 - Existing Card Members who currently hold a Basic American Express Personal Card and applies for a new companion American Express Personal Card or converts/ upgrades an existing Basic Card to a different American Express Personal Card product, on or after the Effective Date.
4. The Monthly Paper Statement Fee will not be charged for the following American Express Card(s) approved before the Effective Date, regardless of whether the Card Member had opted to receive monthly Paper Statements before or after the Effective Date.
 - American Express® Personal Card
 - American Express® Gold Card
 - American Express® True Cashback Credit Card
 - American Express® Platinum Credit Card
 - American Express® Platinum Reserve Credit Card
 - American Express® Singapore Airlines Credit Cards
 - American Express® CapitaCard

To illustrate:

For American Express® Rewards Card

A Card Member holds an American Express Rewards Card approved before the Effective Date. This Card Member will be charged the Monthly Paper Statement Fee even if he/she subsequently opts to receive monthly paper statements after the Effective Date.

For all other American Express Personal Cards in Point 4

A Card Member holds an American Express True Cashback Credit Card approved before the Effective Date. This Card Member will not be charged the Monthly Paper Statement Fee even if he/she subsequently opts to receive monthly paper statements after the Effective Date.



5. Information is correct as of October 2022.