

For full list of non-eligible purchases and/or transactions, please refer below:

- 1) American Express® Singapore Airlines Credit Cards
- 2) American Express® CapitaCard
- 3) American Express® Cards enrolled in the Membership Rewards® Programme
- 4) American Express® True Cashback Card
- 5) American Express® Singapore Airlines Business Credit Card

Updated 1 March 2023



1) For American Express® Singapore Airlines Credit Cards

No KrisFlyer miles will be awarded for charges that are not eligible purchases. For charges that are not eligible purchases, please see below:

- a) Charges processed and billed prior to the Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date;
- b) Cash Advance and other cash services;
- c) Express Cash;
- d) American Express Travellers Cheque purchases;
- e) Charges for dishonoured cheques;
- f) Finance charges – including Line of Credit charges and Credit Card interest charges;
- g) Late Payment and collection charges;
- h) Tax refunds from overseas purchases;
- i) Balance Transfers;
- j) Instalment plans;
- k) Annual Card fees;
- l) Amount billed for purchase of KrisFlyer miles to top-up your miles balance;
- m) Bill payments and all transactions via SingPost (e.g. SAM kiosks, mobile app, online portal);
- n) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channel);
- o) Payments to Singapore Petroleum Company Limited (SPC) service stations;
- p) Payments for the purpose of GrabPay top-ups;
- q) Payments to utilities merchants (with effect from 12 February 2021);
- r) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities (with effect from 1 October 2022);
- s) Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.

2) For American Express® CapitaCard

No STAR\$® will be awarded for charges that are not eligible purchases. For charges that are not eligible purchases, please see below:

- a) Charges that are processed and billed prior to your CapitaStar Member enrolment date or charges that are prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date;
- b) Cash Advances and other cash services;
- c) Express Cash;
- d) American Express Travellers Cheque purchases;
- e) Charges for dishonoured cheques;
- f) Finance charges including Line of Credit Charges and Credit Card interest charges;
- g) Late Payment and collection charges;
- h) Tax refunds from overseas purchases;



- i) Balance Transfers;
- j) Instalment plans;
- k) Annual Card fees;
- l) Other credits to your Account;
- m) Physical CapitaVoucher purchases;
- n) Bill payments and all transactions via SingPost (e.g. SAM kiosks, mobile app, online portal);
- o) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channel);
- p) Payments to Singapore Petroleum Company Limited (SPC) service stations;
- q) Payments for the purpose of GrabPay top-ups
- r) Payments to utilities merchants (with effect from 12 February 2021)
- s) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities (with effect from 1 October 2022);
- t) Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time;

3) For American Express® Cards enrolled in the Membership Rewards® Programme

No Membership Rewards® points will be awarded for charges that are not eligible purchases. For charges that are not eligible purchases, please see below:

- a) Charges processed and billed prior to the Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date;
- b) Cash Advances and other cash services;
- c) Express Cash;
- d) American Express Travellers Cheque purchases;
- e) Charges for dishonoured cheques;
- f) Finance charges – including Line of Credit Charges and Credit Card interest charges;
- g) Late payment and collection charges;
- h) Tax refunds from overseas purchases;
- i) Balance transfer;
- j) Instalment plans;
- k) Annual Card fees and Membership Rewards fees;
- l) Pay portion billed for a “Pay + Points” rewards, where the Card Member uses points along with paying a specific amount to redeem the reward;
- m) Amount billed for purchase of Membership Rewards points to top-up your points balance;
- n) Bill payments and all transactions via SingPost (e.g. SAM kiosks, mobile app, online portal);
- o) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channel);
- p) Payments to Singapore Petroleum Company Limited (SPC) service stations;
- q) Payments for the purpose of GrabPay top-ups;
- r) Payments to utilities merchants (with effect from 12 February 2021);



- s) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities (with effect from 1 October 2022);
- t) Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.

4) For American Express® True Cashback Credit Card

No cashback will be awarded for charges that are not eligible purchases. For charges that are not eligible purchases, please see below:

- a) Charges processed and billed prior to the Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date;
- b) Cash Advance and other cash services;
- c) Express Cash;
- d) American Express Travellers Cheque purchases;
- e) Charges for dishonoured cheques;
- f) Finance charges – including Line of Credit charges and Credit Card interest charges;
- g) Late Payment and collection charges;
- h) Tax refunds from overseas purchases;
- i) Balance Transfers;
- j) Instalment plans;
- k) Annual Card fees;
- l) Payments for the purpose of GrabPay top-ups (with effect from 4 April 2023);
- m) Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.

The welcome bonus Cashback rate of 3% will not be awarded for all charges that are for the purpose of GrabPay top-ups, while the Cashback rate of 1.5% will continue to apply.*

*Only applicable to new True Cashback Card Members approved from 15 August 2022

5) For American Express® Singapore Airlines Business Credit Card

No HighFlyer points will be awarded for charges that are not eligible purchases. For charges that are not eligible purchases, please see below:

- a) Charges processed and billed prior to the Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date.
- b) Cash Advance and other cash services.
- c) Finance charges – including Line of Credit charges and Credit Card interest charges.
- d) Late payment and collection charges.
- e) Tax refunds from overseas purchases.
- f) Balance Transfer.



- g) Instalment plans, except where American Express determines otherwise.
- h) Annual membership fees.
- i) Amount billed for purchase of HighFlyer Points to top-up your points balance.
- j) Purchase and top-up charges for EZ-Link cards using American Express Cards.
- k) Bill payments and all transactions via SingPost (e.g. SAM kiosks, mobile app, online portal) (with effect from 4 April 2023);
- l) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channel) (with effect from 4 April 2023);
- m) Payments to Singapore Petroleum Company Limited (SPC) service stations (with effect from 4 April 2023);
- n) Payments for the purpose of GrabPay top-ups (with effect from 4 April 2023);
- o) Payments to utilities merchants (with effect from 4 April 2023);
- p) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities (with effect from 4 April 2023);
- q) Charges at merchants or establishments that are excluded by American Express at its sole discretion and notified by American Express to you from time to time.