

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

Updated 20 January 2020



## 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) Purchase and top-up charges for EZ-Link Cards using American Express Cards;
- n) Bill payments and all transactions via SingPost SAM kiosks and mobile app (with effect from 1 March 2020);
- o) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channels) (with effect from 1 March 2020);
- p) Payments to Singapore Petroleum Company Limited (SPC) service stations (with effect from 1 March 2020);
- q) Payments for the purpose of GrabPay top-ups (with effect from 1 March 2020);
- r) 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) Purchase and top-up charges for EZ-Link Cards using American Express Cards
- m) Other credits to your Account;
- n) CapitaVoucher purchases;
- o) Bill payments and all transactions via SingPost SAM kiosks and mobile app (with effect from 1 March 2020);
- p) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channels) (with effect from 1 March 2020);
- q) Payments to Singapore Petroleum Company Limited (SPC) service stations (with effect from 1 March 2020);
- r) Payments for the purpose of GrabPay top-ups (with effect from 1 March 2020)
- 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.

### 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) Purchase and top-up charges for EZ-Link Cards using American Express Cards;
- o) Bill payments and all transactions via SingPost SAM kiosks and mobile app (with effect from 1 March 2020);
- p) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channels) (with effect from 1 March 2020);
- q) Payments to Singapore Petroleum Company Limited (SPC) service stations (with effect from 1 March 2020);
- r) Payments for the purpose of GrabPay top-ups (with effect from 1 March 2020);
- 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.



#### 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) Cash Advance and other cash services;
- b) Express Cash;
- c) American Express Travellers Cheque purchases;
- d) Charges for dishonoured cheques;
- e) Finance charges – including Line of Credit charges and Credit Card interest charges;
- f) Late Payment and collection charges;
- g) Tax refunds from overseas purchases;
- h) Balance Transfers;
- i) Instalment plans;
- j) Annual Card fees;
- k) Purchase and top-up charges for EZ-Link Cards using American Express Cards;
- l) 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.