

Terms and Conditions: Up to 7 Membership Rewards points for Foreign Currency Spend for The Platinum Card® (the “Benefit”)

1. Every full S\$1.60 of eligible spend in equivalent foreign currency with The Platinum Card® will earn 2 Membership Rewards points awarded in accordance with the Membership Rewards Terms and Conditions (the “**Base Earn Rate**”).
2. In addition, if you enrol at <https://go.amex/bonusmrfx-plat> between 23 February 2026 to 22 February 2027 (both dates inclusive) (the “**Offer Period**”), you will be able to enjoy an additional Bonus Earn Rate (as defined below). The Bonus Earn rate will cease after 22 February 2027, unless otherwise communicated to you.
3. Upon successful enrolment, every full S\$1.60 of eligible spend in equivalent foreign currency with The Platinum Card, up to a maximum of S\$15,000 in foreign currency equivalent during the Offer Period, will earn up to a total of 7 Membership Rewards points, comprising:
 - 2 Membership Rewards points (as the Base Earn Rate); and
 - 5 bonus Membership Rewards points whereby 25 Membership Rewards points will be awarded for eligible spend in blocks of full S\$8 in equivalent foreign currency (the “**Bonus Earn Rate**”).
4. Eligible spend in foreign currency with The Platinum Card in excess of S\$15,000 in foreign currency equivalent during the Offer Period will not be eligible for the Bonus Earn Rate, but Membership Rewards points will still be awarded in accordance with the Base Earn Rate.
5. If you do not successfully enrol, you will not be eligible for the Bonus Earn Rate even if you make eligible spend in foreign currency with The Platinum Card during the Offer Period.
6. For purposes herein “foreign currency” means any currency other than Singapore Dollars. The Bonus Earn Rate will not apply if a transaction is converted into Singapore Dollars prior to being submitted to American Express. For the avoidance of doubt, payments for online transactions made in Singapore Dollars will not constitute eligible spend in foreign currency.
7. The Membership Rewards points earned under this Benefit (including the Bonus Earn Rate) will be credited to your Membership Rewards Programme Account around twelve (12) weeks after the eligible transaction is made. No requests to expedite will be entertained.

8. This Benefit is only applicable to The Platinum Card issued by American Express International, Inc. (“American Express”) in Singapore.
9. To count as eligible spend in foreign currency spend for this Benefit, payment must be made with The Platinum Card. Payments made through a third-party establishment or a payment processor (including but not limited to Kris+ and PayPal) do not count as eligible spend for this Benefit. Please refer to the full list of non-eligible spend here: go.amex.sg/exclusions.
10. The Bonus Membership Rewards Points will only be awarded to the Basic Card Member. Eligible spend made on all Supplementary Card(s) will count toward the cumulative spend of the Basic Card Member.
11. To qualify for the Bonus Earn Rate, your Card Account must be in good standing, and must not be cancelled for any reason.
12. The Membership Rewards Terms and Conditions (available at go.amex.com/mrtncs) also apply.
13. The provision of products, services, activities and/or benefits by a merchant is their responsibility as a Service Establishment. American Express acts solely as a payment provider and is not responsible or liable in the event that such products, services, activities /or benefits are not provided or fulfilled by the Service Establishment. You acknowledge that any dispute in relation to the above are to be directly solely to the Service Establishment providing such products, services, activities and/or benefits.
14. American Express reserves the right to change, suspend or terminate this Benefit and/or make changes to these Terms and Conditions due to business reasons, change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control.
15. By enrolling for this Benefit, you agree to these Terms and Conditions and consent to the collection, use and disclosure of your personal data in accordance with the [American Express® Singapore Online Privacy Statement](#). For avoidance of doubt, capitalized terms not herein defined have the meanings given to them in the Membership Rewards Terms and Conditions and/or the Card Member Agreement for The American Express Platinum Card.