

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

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

Updated 21 August 2025



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 public transit in Singapore, including transactions on public trains and buses, and all transactions bearing the merchant description "BUS/MRT";
- q) Payments for the purpose of stored value card purchase / load / top-ups and/or the topping-up or loading of currency (or equivalent) for digital wallets, including but not limited to GrabPay and ShopeePay (with effect from 30 September 2025);
- r) Payments to utilities merchants;
- s) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities;
- t) Transactions relating to education and other non-profit purposes (including charitable donations);
- u) 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® 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 public transit in Singapore, including transactions on public trains and buses, and all transactions bearing the merchant description “BUS/MRT”;
- r) Payments for the purpose of stored value card purchase / load / top-ups and/or the topping-up or loading of currency (or equivalent) for digital wallets, including but not limited to GrabPay and ShopeePay (with effect from 30 September 2025);
- s) Payments to utilities merchants;
- t) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities;
- u) Transactions relating to education and other non-profit purposes (including charitable donations) *; - **This exclusion does not apply to The Centurion® Card and The Platinum Card®*
- v) 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® 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 public transit in Singapore, including transactions on public trains and buses, and all transactions bearing the merchant description "BUS/MRT";
- m) Payments for the purpose of stored value card purchase / load / top-ups and/or the topping-up or loading of currency (or equivalent) for digital wallets, including but not limited to GrabPay and ShopeePay (with effect from 30 September 2025);
- n) 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® 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);
- l) Payments to insurance companies (except payments made for insurance products purchased through American Express authorized channel);
- m) Payments to Singapore Petroleum Company Limited (SPC) service stations;
- n) Payments for public transit in Singapore, including transactions on public trains and buses, and all transactions bearing the merchant description "BUS/MRT";
- o) Payments for the purpose of stored value card purchase / load / top-ups and/or the topping-up or loading of currency (or equivalent) for digital wallets, including but not limited to GrabPay and ShopeePay (with effect from 30 September 2025);
- p) Payments to utilities merchants;
- q) Payments to public/restructured hospitals, polyclinics and other public/restructured healthcare institutions and facilities;
- r) Transactions relating to education and other non-profit purposes (including charitable donations);
- 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.