



# Frequently Asked Questions (FAQs)

## Additional 1% Cashback on Foreign Currency Spend for True Cashback Card

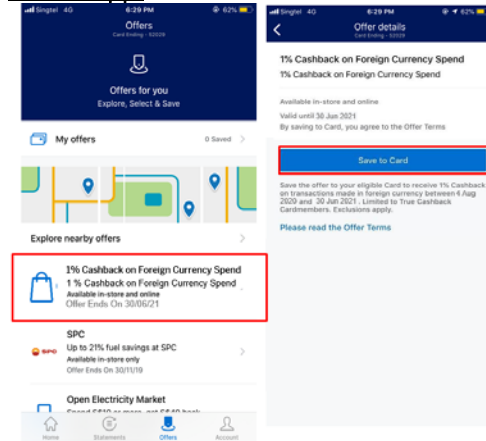
### 1. What constitutes as 'Foreign Currency Spend'?

- Any eligible purchases made in non-SGD currency, both at physical storefront merchants overseas as well as online merchants. Please refer to the American Express True Cashback Card T&Cs to find out what transactions are eligible for Cashback.

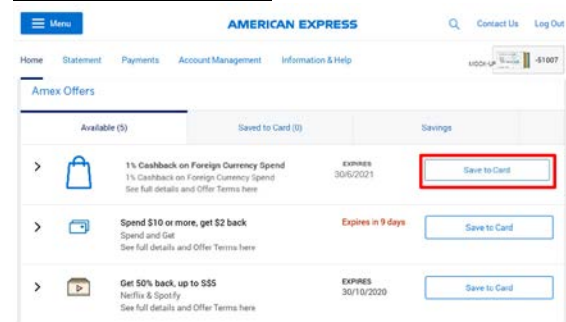
### 2. How do I register for the additional '1% Cashback on foreign currency spend'?

- Kindly log in to the Amex Mobile App or your Card Member Account [here](#), select '1% Cashback on Foreign Currency Spend' under Amex Offers and click on 'Save to Card' to complete the registration.

#### Mobile App:



#### Card Member Account



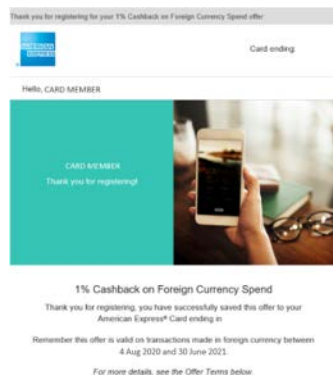
### 3. Why do I not see the '1% Cashback on Foreign Currency Spend' registration on my Amex Mobile App or Card Member Account?

- The option for registering the '1% Cashback on Foreign Currency Spend' would appear on your Amex Mobile App or Card Member Account **within 7 days** from activation of your True Cashback Card.

### 4. I'm having problems with registering my Card / I'm not sure if I have registered correctly or if my Card is successfully registered?

- Upon successful registration, a confirmation email will be sent to you. Kindly contact our customer service hotline at 1800 295 0500 should you require further assistance.

#### Sample of confirmation email:





5. **Is there a minimum spend to get this additional 1% Cashback?**
  - No minimum spend on foreign currency is required. There is no cap to how much cashback you can earn too.
6. **If my Card was lost or replaced, do I need to re-register?**
  - Yes, if your Card was replaced due to any reason, you will be required to re-register your newly issued True Cashback Card again to enjoy the 1% additional Cashback on foreign currency spend.
7. **Can my supplementary cardholders also earn this additional 1% Cashback?**
  - Yes, if you have Supplementary Cards, a separate registration is required for each Card. Any Basic and Supplementary Card Members who directly register their Cards and spend in foreign currency will be eligible, irrespective of the fact that the basic Card Member pays for the supplementary Card Members' charges.
8. **In what circumstances will my additional 1% Cashback not be applicable?**
  - If the transaction in foreign currency spend is reversed, disputed, unauthorized or fraudulent, the Cashback will not be awarded. Cashback will also not be given on foreign currency cash advances, and all other non-eligible transactions that Cashback will not be awarded. For more details, please refer to the Terms and Conditions.
9. **How and when will the additional '1% Cashback on Foreign Currency Spend' be credited into my account?**
  - The additional 1% Cashback will be awarded as statement credit to your Card Account within 5 business days from the eligible transaction but may take up to 90 days from the transaction date. It will be reflected and credited separately from any existing Cashback benefit.  
  
The 1% additional Cashback may be awarded as separate or consolidated credits depending on transaction posting date by the merchant. The 1% additional Cashback may not be awarded in the same statement as your transaction depending on your statement cycle period.
10. **What is the exchange rate when the foreign currency payment gets converted to Singapore Dollars?**
  - The exchange rate will be determined by American Express and will be converted through U.S. Dollars before Singapore Dollars. If the charge is in U.S. Dollars, it will be converted directly into Singapore Dollars.
11. **What if the merchant converts the transaction to Singapore Dollars before charging to my credit card?**
  - Only eligible transactions made in non-SGD currency will be awarded this additional 1% cashback. If charges are converted to SGD currency and then charged to the credit card, this additional cashback will not be awarded. Only the base 1.5% Cashback applies.