

# American Express® Singapore Airlines Business Supplementary Credit Card

\* Mandatory fields

### SECTION 1 – BASIC CARD MEMBER DETAILS

Name of the Basic Card Member\*

Card Membership Number\*  
 -  -

Business Telephone No.

Mobile Telephone No.\*

### SECTION 2 – SUPPLEMENTARY CARD MEMBER DETAILS

Title\* (please ✓ tick one)  Mr  Mrs  Miss  Ms  Dr

Given Name(s) (as per NRIC/passport)\*

Surname (as per NRIC/passport)\*

Alias (if any)

Name on Card\* (Surname must be included. Maximum 20 characters allowed)

Date of Birth (You must be 18 years or over to apply)\*

Nationality\*

NRIC / Passport No.\*

Passport Expiry Date\*

Relationship to Basic Card Member\*

### SECTION 3 – YOUR CONTACT DETAILS

Current Residential Address (please do not provide a PO Box No.)

Block/House No.\*  Unit No.

Street Name\*

Postcode\*  Country\*  SINGAPORE

Business Mobile Telephone No.\*

Business Email Address\*

Please do not provide telephone numbers or email addresses that are reserved for non-business use.

### SECTION 4 – BUSINESS DETAILS

Company/Business Name\*

Industry\*

Occupation\*

Self-employed\*  Yes  No

Gross annual salary\* \$

### SECTION 5 – REVIEW AND SIGN

**Supplementary Card Applicant, Basic Card Member and Company/Business**  
 By signing below, I/we hereby declare all information provided in this application is true and complete, and I/we confirm that I/we have read, understood and agreed to the Application Terms & Conditions attached to this application, the American Express® Singapore Airlines Business Credit Card Terms And Conditions and consent to the collection, use, disclosure and processing of my Personal Information in accordance with the terms therein.

Signature of Supplementary Card Applicant\*  Date\*

By signing below, as the Basic Card Member, I further confirm that I am authorised to sign and submit this application form for and on behalf of the Company/Business.

Signature of Basic Card Applicant\* (Authorised Officer of Company/Business)  Date\*

Please send the completed application form to [sg.sbs.paperapps@aexp.com](mailto:sg.sbs.paperapps@aexp.com) or mail it to us at:  
 Sales Support Team, Global Commercial Services  
 American Express International Inc.  
 1 Marina Boulevard #22-00  
 One Marina Boulevard  
 Singapore 018989

MANDATORY DOCUMENTS	
Singaporean and Permanent Residents	A clear copy of NRIC (front and back)
	Proof of residence (e.g. utility bill, phone bill) if your address is different from your NRIC
Expatriates	A clear copy of your Passport and Employment Pass (front and back)
	Proof of residence (e.g. utility bill, phone bill)

Office use only			
Logo: <b>851</b>	PCT:	SPID: <b>RR8</b>	Gift Code:
Delivery: <b>LRM</b>	MR Code: <b>H01HFH01</b>	Agent Code:	
App Source Code: <b>A0000F7UWT</b>			

# American Express® Singapore Airlines Business Credit Card

## PRODUCT HIGHLIGHT SHEET

<b>Product Name</b>	American Express® Singapore Airlines Business Credit Card
<b>Interest-free period</b>	21 days from statement date if closing balance is paid in full
<b>Interest on purchases</b> (where applicable)	25.90% p.a. compounded if payment of the closing balance in your statement is not made in full by the relevant payment due date; or 29.99% p.a. in the event that your account has three or more defaults <sup>1</sup> in the last 12 months
<b>Interest on cash advances</b>	25.90% p.a. compounded daily from date of withdrawal until the withdrawal amount and the relevant fees are paid in full
<b>Minimum monthly payment</b>	3% or S\$50, whichever is higher
<b>Late payment charges</b>	S\$100 if minimum monthly payment is not made by due date
<b>Annual membership fees</b>	S\$301.80 (inclusive of 8% GST)
<b>Annual supplementary card fee</b>	S\$99.92 (inclusive of 8% GST) First 2 Supplementary Cards are complimentary
<b>Cash advance fee</b>	Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount
<b>Fees for foreign currency transactions</b>	2.95%
<b>Dynamic currency conversion fee</b>	N/A
<b>Lost/stolen card liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> )
There may be circumstances in which you have to pay other fees. See the Card Member Agreement and full Terms and Conditions at <a href="https://business.americanexpress.com/sg/cardtermmandconditions">business.americanexpress.com/sg/cardtermmandconditions</a>	

**Note:**

1. You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.

# APPLICATION TERMS AND CONDITIONS

The American Express® Singapore Airlines Business Credit Card ("Card") is issued by American Express International, Inc. ("AEII", "Amex", "us", "we", "our") and the application to AEII shall be governed by the Terms and Conditions set out herein.

**Important:** The Basic Card applicant, the Company/Business and all Supplementary Card applicants (any and all of the aforesaid shall be referred to as "You" or "your") must read and agree to all the Terms and Conditions on this application before submitting this application.

## 1. CARD MEMBER AGREEMENT

The Card Member Agreement for the American Express® Singapore Airlines Business Credit Card (as may be amended, substituted or supplemented by us from time to time) shall govern the use of the Card account. You agree to be bound by such Card Member Agreement and understand that a copy of the prevailing Card Member Agreement is made available on the AEII website at [americanexpress.com/en-sg/business/small-business/singapore-airlines-business-credit-card/terms-and-conditions/index.html](http://americanexpress.com/en-sg/business/small-business/singapore-airlines-business-credit-card/terms-and-conditions/index.html). A summary of certain terms of the Card Member Agreement are set out herein, however, in the event of any inconsistency between the terms and conditions set out herein and the Card Member Agreement, the Card Member Agreement shall prevail.

## 2. APPROVAL OF APPLICATION AND CREDIT LIMIT

You acknowledge that we may decline this application at our sole discretion without giving any reason and without entering into any correspondence. Amex shall not in any event be liable for any consequences arising from or in connection with any rejection of this application and that in the case of any dispute, Amex's decision shall be final.

You also agree that notwithstanding that You may have indicated a preferred credit limit, we shall in our sole discretion determine the credit limit of the Card which may be lower than any specified preferred credit limit.

## 3. LIABILITY

The Basic Card Member and the Company/Business set out in Section 4 of the application agrees to accept joint and several liability for all charges, fees and any other liabilities incurred with the Card, any additional and/or Supplementary Cards.

Each Supplementary Card Member accepts joint and several liability with the Basic Card Member and the Company/Business set out in Section 4 of the application for all charges, fees and any other liabilities incurred on the relevant Supplementary Card.

## 4. WARRANTIES

### Basic Card Member and Supplementary Card Member

You hereby represent and warrant that:

- All information and documents provided by You in connection with this application are true and complete, and that You have not withheld any information which may be material in the context of this application. All information provided in this application is not the subject of any dispute and AEII shall be entitled to rely on any information and document furnished by You. In the event any of the information and/or representation given by You has changed, becomes inaccurate or misleading, You shall immediately notify AEII in writing of any such change.
- You are not an undischarged bankrupt and there has been no statutory demand served on You. No legal proceedings have been commenced against You.

### Company/Business

The Company/Business hereby represents and warrants that:

- All information and documents provided in connection with this application are true and complete, and that we have not withheld any information which may be material in the context of this application. All information provided in this application is not the subject of any dispute and AEII shall be entitled to rely on any information and document furnished by us. In the event any of the information and/or representation given by the Company/Business has changed, becomes inaccurate or misleading, we shall immediately notify AEII in writing of any such change.
- We are not insolvent or wound up and no legal proceedings have been commenced against us. Neither the Authorised Officer nor any of our directors or partners (as the case may be) is an undischarged bankrupt and no legal proceedings have been commenced against any of them.
- Where we are a company, the Constitution or Memorandum and Articles of Association has made provision for the directors to exercise all powers of company to borrow money and the appropriate resolutions have been passed in accordance with the Constitution or Memorandum and Articles of Association approving the submission of this application. Where we are a partnership, the unanimous consent of all partners has been obtained to submit this application.

## 5. DATA PROTECTION AND USE OF PERSONAL DATA

You agree and consent to the collection, use, disclosure and processing of your Personal Information in accordance with the Card Terms and Conditions.

## 6. MINIMUM MONTHLY PAYMENT

The minimum payment amount due on a statement of Account is 3% of the outstanding balance plus the total sum of any overdue minimum payment and late payment charges, and any amount exceeding your Credit limit, or S\$50, whichever is greater.

## 7. INTEREST ON PURCHASES

If payment of the closing balance in your statement is not made in full by the relevant payment due date, a finance charge at the applicable interest rate of 25.90% p.a.<sup>(a)</sup> (subject to compounding) will be levied from each transaction date on all charges in the statement and all new charges posted after the statement date.

In the event we do not receive the minimum payment amount from You by the relevant payment due date, You will be in default<sup>(b)</sup>. If you have three or more defaults in the last 12 months, we may adjust the interest rate applicable to your Card Account from 25.90% to 29.99% p.a. (subject to compounding). Thereafter, if you maintain a good credit record for 12 consecutive months, and your Card Account is not cancelled or terminated, your interest rate may be reinstated to our prevailing base interest rate.

- Please refer to Card Member Agreement for the basis of interest computation.
- You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.

## 8. LATE PAYMENT CHARGES

A late payment fee of S\$100 per month will be charged if the minimum payment amount is not received by the due date.

## 9. INDEMNITIES

You agree to hold harmless and to keep us indemnified against all actions, proceedings, liabilities, losses, damages, claims and demands, including all legal costs on a full indemnity basis, other costs, charges and expenses which we may incur or sustain by reason or in connection with the issuance of the Card including, without limitation, us acting upon or carrying out any instructions in relation to such card/account purportedly given to us in whatever form, substance and manner as may be acceptable to us and however sent, given or transmitted (whether electronically, digitally or otherwise), and whether or not such instructions were unauthorised, inaccurate and/or incomplete.

## 10. VERIFICATION

Applicable laws require financial institutions to obtain, verify and record information that identifies each person who opens an account. When You and the Company/Business and any Supplementary Card Member apply for the American Express® Singapore Airlines Business Credit Card, we will ask for your name, address, date of birth and other information that will allow us to verify your and the Company/Business identity.

## 11. AMENDMENTS

Amex reserves the right to amend these Terms and Conditions and suspend or terminate any promotions/offers for this product at our discretion at any time without prior notice. In the event of any disputes arising from these promotions/offers, the decision of Amex shall be final. Amex also reserves the right to change, suspend or terminate the benefits for this product at its sole discretion at any time without prior notice. The provision of services, activities or benefits stated is the responsibility of the respective service establishment. Amex acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment. Card Members acknowledge that any disputes in relation to such services, activities or benefits are to be directed solely to the service establishment providing such services, activities or benefits.

## 12. ELECTRONIC SIGNATURE

The parties shall be entitled to sign and transmit an electronic signature of this Agreement, which signature shall be binding on the party whose name is contained therein. Any party providing an electronic signature agrees to promptly execute and deliver to the other parties an original signed Agreement upon request.