AMERICAN EXPRESS

<u>For American Express® Corporate Cards enrolled in the Membership Rewards® Programme / Corporate Membership Rewards® Programme</u>

No Membership Rewards® points will be accrued for non-eligible purchases or transactions. The list of non-eligible purchases or transactions are as follows:

- a) charges processed, billed or prepaid prior to the Enrolment Date;
- b) cash advances, Corporate Cash, Express Cash, Foreign Exchange or any other cash services or transactions;
- c) American Express travellers' cheques;
- d) fees and charges for dishonoured cheques;
- e) finance charges including line of credit charges and Card interest charges;
- f) fees and charges, including without limitation joining fees, Card fees, late payment charges, foreign exchange fees or collection charges;
- g) tax refunds from overseas purchases;
- h) charges in relation to promotional offers that are excluded from points accrual;
- i) charges for which we do not receive payment in full for any reason;
- j) balances transferred from other Card Accounts;
- k) instalment plans;
- I) charges for EZ-Link top-up;
- m) annual Card fees and Membership Rewards fees;
- n) pay portion billed for a "Pay + Points" reward, where the Card Member uses points along with paying a specific amount to redeem the reward;
- o) any credits that are posted to a Card Account, including those arising from returned goods or services or from billing disputes. Any points accrued in your Programme Account will be reduced to reflect the amount credited, and will be deducted from future issued points if there are insufficient points in the Programme Account to cover the credit
- p) 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.

With effect from 19th January 2022.