AMERICAN EXPRESS

<u>Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion – Up to 16,000 KrisFlyer Miles for Existing American Express Card Members</u>

Promotion

- 1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the "Promotion") is valid from 1 October 2025 to 27 January 2026, both dates inclusive (the "Promotion Period").
- 2. To be eligible for this Promotion, you must satisfy all the following criteria:
 - 2.1 Do not previously hold a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card that was terminated or otherwise cancelled in the last twelve (12) months prior to the application.
 - 2.2 You must apply for the Singapore Airlines KrisFlyer Ascend Credit Card with American Express within the Promotion Period and receive approval by 29 October 2025 (date inclusive).
 - 2.3 You must pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement.
 - 2.4 You must not have already submitted an application for a basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under any other promotion(s).

Mechanics

3. If you fulfil the following Criteria, which includes spending minimum S\$1 on eligible purchases of goods and services within the first one (1) month upon Card approval ("Qualifying Spend Period"), you will receive the Gift (as indicated in the table below):

Gift	Criteria
11,000 KrisFlyer miles	Spend minimum S\$1 within Qualifying Spend Period
	Pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement
In addition, you will earn KrisFlyer miles as follows*:	
5,000 KrisFlyer miles	Welcome Bonus for your first charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Up to a total of 16,000 KrisFlyer miles	

^{*} Please refer to the <u>Card Member Agreement and Benefits Terms and Conditions</u> for more information.

- 4. Spend made by Supplementary Card Member(s) will count towards the S\$1 Qualifying Spend.
- 5. You agree that we may take reasonable steps to recover the value of the Gift(s) from you, including charging an equivalent amount to your Card Member's Account, if:
 - (a) the Qualifying Spend is not met because the relevant purchases are subsequently cancelled or refunded; and/or
 - (b) the Annual Membership Fee paid for your first membership year is subsequently reversed for any reason.



General

- 6. In addition, if you cease to be a Card Member for any reason within six (6) months of Card approval for The American Express Singapore Airlines KrisFlyer Ascend Credit Card, we may take reasonable steps to recover the value of the Gift(s) from you, including charging an equivalent amount to your Card Member's Account.
- 7. For non-eligible spend, please visit go.amex/sgexclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
- 8. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
- 9. The bonus KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Ascend Credit Card.
- 10. You will be awarded the bonus KrisFlyer miles approximately twelve (12) weeks from the date pay the full Annual Membership Fee of \$\$397.85 (incl. of 9% GST).
- 11. No expedite requests will be allowed/entertained.
- 12. The Gift is strictly not transferrable or exchangeable for cash.
- 13. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
- 14. For the avoidance of doubt, "you" and "your" refer to the individual applying for The American Express Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express Singapore Airlines KrisFlyer Ascend Credit Card. "American Express", "we" or "us" refers to American Express International Inc., Singapore Branch.
- 15. American Express reserves the right to change, suspend or terminate the Promotion with reasonable notice due to business reasons, change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. We also reserve the right to substitute the Gift(s) for another item or reward of reasonably comparable value at any time.
- 16. Information is correct at the time of publication, November 2025.