



Terms & Conditions for The American Express® True Cashback Card Moneysmart Offer – S\$120 eCapitaVouchers or Apple AirPods 4 for New American Express® Card Members

Promotion

1. The American Express True Cashback Card Moneysmart Offer (the “Promotion”) is valid from 15 April 2025 to 30 July 2025, both dates inclusive (the “Promotion Period”).
2. To be eligible for this Promotion, you must satisfy all the following criteria:
 - 2.1 Do not hold an existing Basic American Express Consumer Card at the point of application.
 - 2.2 Do not previously hold a Basic American Express True Cashback Card that was terminated or otherwise cancelled in the last twelve (12) months prior to the application.
 - 2.3 Apply for the True Cashback Card within the Promotion Period and receive approval by 30 July 2025 (date inclusive).
 - 2.4 Submit Card application through the following URL(s):
<https://www.americanexpress.com/amex/sg/campaigns/moneysmart.html>
 - 2.5 Have not already submitted an application for a Basic American Express True Cashback Card under other promotions.
 - 2.6 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Mechanics

3. You need to fulfil the following Criteria, which includes spend on eligible purchases of goods and services (“Qualifying Spend”) within the first 30 calendar days of Card approval (“Qualifying Spend Period”) to receive the Gift (as indicated in the table below).
4. Each Card Member is entitled to select only one Gift (Gift Option 1 – S\$120 eCapitaVouchers or Gift Option 2 – Apple AirPods 4). Eligible Card Members must fulfil the following criteria to receive the respective Gift indicated in the table below.

Gift Option	Criteria
1. \$120 eCapitaVouchers	Spend S\$500 of Qualifying Spend within the first month of Card approval
2. Apple AirPods 4	

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$500 Qualifying Spend.
6. 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 the Qualifying Spend is not met because the relevant purchases are subsequently cancelled or refunded.



General

7. In addition, if you cease to be a Card Member for any reason within six (6) months of Card approval for The American Express True Cashback Card Account, 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.
8. The Qualifying Spend must be posted within the Qualifying Spend Period in order to be taken into consideration in the calculation of the Qualifying Spend.
9. For non-eligible spend, please visit go.amex.sg/exclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
10. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. You will receive a redemption letter approximately ten (10) weeks from the date you meet the Qualifying Spend. The redemption letter will contain details on how to redeem your Gift.
12. No expedite request will be allowed/entertained.
13. The Gift is strictly not transferrable or exchangeable for cash.
14. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
15. For the avoidance of doubt, "you" and "your" refer to the individual applying for The American Express True Cashback Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express True Cashback Card. "American Express", "we" or "us" refers to American Express International Inc., Singapore Branch.
16. 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.
17. Information is correct at the time of publication, July 2025.