

MONEYSMART Offer Terms and Conditions: The American Express® True Cashback Card

1. This offer is only applicable to applicants of an Eligible American Express® Card (defined below) who meet all of the following criteria:
 - Apply for a new Basic Card between 23 November 2021 and 23 December 2021 (both dates inclusive) and receive approval between 23 November 2021 and 31 December 2021 (both dates inclusive).
 - Submit Card application via the following url:
<<https://www.americanexpress.com/sg/campaigns/moneysmart.html>>
 - Make a minimum charge of S\$1 on eligible spend within the first (1) month of Card approval. Spend made by Supplementary Card Member(s) will not be considered in the total spending of Basic Card Account.
2. This offer is not applicable to Card applicants who
 - *Cancelled any of their American Express® Cards within the last six (6) months.*
 - *Convert an existing personal American Express® Card.*
 - *Hold an existing American Express® Card.*
 - *Enrolled successfully in other offers.*
3. This offer is not valid with any other promotions for the listed Eligible American Express® Card(s) and cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
4. An Eligible American Express® Card refers to new The Basic American Express® True Cashback Card issued by American Express International Inc. in Singapore only.
5. Eligible Card Members will receive one S\$80 CapitaVoucher (the "Gift").
6. A redemption letter will be mailed to eligible Basic Card Member's mailing address approximately within twelve (12) weeks after your American Express Card application has been approved and the above criteria are met. No expedite request will be allowed or entertained. Redemption letter will contain instructions, validity period and terms and conditions.
7. Each Basic Card Member is only eligible to redeem once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.
8. Basic Card Account must be in good standing to be eligible for this promotion.
9. For non-eligible spend, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
10. The promotion will be reversed if qualifying spend is not met due to purchases being refunded or cancelled.
11. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift.



12. Card Member acknowledges that any disputes in relation to the use of the CapitalLand Mall Vouchers are to be directed solely to CapitalLand Mall Asia Limited who is providing such benefits. American Express 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 merchant.
13. In the event of our suspicion of illegal activities in connection with the gift(s), including without limitation fraud or an attempt at deception, American Express and/or merchant(s) are entitled to report such activity to the relevant authorities.
14. To the extent provided by law, American Express and/or merchant(s) reserve the rights to terminate this Offer, change the terms and conditions of this offer and/or replace the Offer with another offer or gift of similar value without prior notice and without assigning any reason.
15. Information is correct as of November 2021.



MONEYSMART Offer Terms and Conditions: The American Express® Singapore Airlines KrisFlyer Credit Card and The American Express® CapitaCard

1. This offer is only applicable to applicants of an Eligible new American Express® Card (defined below) who meet all of the following criteria:
 - Apply for a new Basic Card between 23 November 2021 and 23 December 2021 (both dates inclusive) and receive approval between 23 November 2021 and 31 December 2021 (both dates inclusive).
 - Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - Make a minimum charge of S\$200 on eligible spend within the first (1) month of Card approval. Spend made by Supplementary Card Member(s) will not be considered in the total spending of Basic Card Account.
2. This offer is not applicable to Card applicants who
 - *Cancelled any of their American Express® Cards within the last six (6) months.*
 - *Convert an existing personal American Express® Card.*
 - *Have an existing personal American Express® Card Account.*
 - *Enrolled successfully in other offers.*
3. This offer is not valid with any other promotions for the listed Eligible American Express® Card(s) and cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
4. Card Members will not be entitled to the following offers listed on the American Express website:
 - a. Andaz Singapore one night stay offer for The American Express® Singapore Airlines KrisFlyer Credit Card
 - b. The 150,000 STAR\$ offer for The American Express® CapitaCard.
5. An Eligible American Express® Card refers to new The Basic American Express® Singapore Airlines KrisFlyer Credit Card and The American Express® Singapore Airlines KrisFlyer Credit Card by American Express International Inc. in Singapore only.
6. Eligible Card Members will receive one S\$200 Cash (the "Gift").
7. Card Members should fill in the Moneysmart Gift Claim form at (<https://www.moneysmart.sg/rewards/claim>) after application by 23 December 2021. Moneysmart will contact the Card Member for the Gift redemption.
8. Each Basic Card Member is only eligible to redeem once, even if the Card Member applied for more than one eligible Card via this campaign and all applications are approved. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.



9. For non-eligible spend, please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
10. The promotion will be reversed if qualifying spend is not met due to purchases being refunded or cancelled.
11. Basic Card Account must be in good standing to be eligible for this promotion.
12. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift.
13. Moneysmart is solely responsible for the fulfilment of Offer and all relevant privileges. Card Member acknowledges that any disputes in relation to the above are to be directed solely to Moneysmart who is providing such benefits. Moneysmart's Terms and Conditions apply.
14. Card Member acknowledges that any disputes in relation to the use of the gift are to be directed solely to Moneysmart who is providing such benefits.
15. In the event of our suspicion of illegal activities in connection with the gift(s), including without limitation fraud or an attempt at deception, American Express and/or merchant(s) are entitled to report such activity to the relevant authorities.
16. To the extent provided by law, American Express and/or merchant(s) reserve the rights to terminate this Offer, change the terms and conditions of this offer and/or replace the Offer with another offer or gift of similar value without prior notice and without assigning any reason.
17. Information is correct as of November 2021.