

## MoneySmart American Express® Singapore Airlines KrisFlyer Ascend Credit Card Offer Terms and Conditions

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 and receive approval for a new Basic Card between 15 November 2023 and 31 March 2024 (both dates inclusive).
  - Submit Card application through the following URL:  
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
  - Pay the full annual fee for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card –S\$343.35 (incl. of 9% GST) billed in the first billing statement.
2. Eligible New to American Express Card Members will receive:
  - Welcome Offer: S\$300 eCapitaVouchers (the 'Gift') and 10,800 KrisFlyer miles with annual fee payment and min. spending of S\$1,000 within first 1 month of Card approval.
  - Welcome Bonus: 5,000 KrisFlyer miles upon first transaction on card (for first time American Express Singapore Airlines Credit Card applicants).
3. Eligible Existing American Express Card Members will receive:
  - Welcome Offer: S\$150 eCapitaVouchers (the 'Gift') and 10,800 KrisFlyer miles with annual fee payment and min. spending of S\$1,000 within first 1 month of Card approval.
  - Welcome Bonus: 5,000 KrisFlyer miles upon first transaction on card (for first time American Express Singapore Airlines Credit Card applicants).
4. This offer is not applicable to Card applicants who:
  - *Cancelled their American Express® Singapore Airlines KrisFlyer Ascend Credit Card within the last twelve (12) months.*
  - *Convert an existing personal American Express® Card.*
  - *Have an existing personal American Express® Card Account.*
  - *Enrolled successfully in other offers.*
5. Card Members will not be eligible to the Welcome Offers stated on:  
<<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>>
6. Change of offer will not be permitted for this promotion.
7. Card Members will receive a redemption email or redemption letter via mail approximately 12 weeks after the Card Members' application is approved and annual fee is paid. The redemption email or redemption letter will contain the validity period, terms and conditions and details on how to redeem the Gift. No expedite request will be allowed/entertained.
8. The KrisFlyer miles will be awarded to Card Members approximately 12 weeks from annual fee payment by American Express. The KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Ascend

Credit Card. Any disputes in relation to the above are to be directed to American Express. No expedite request will be allowed or entertained.

9. 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.
10. An Eligible American Express® Card refers to new The Basic American Express® Singapore Airlines KrisFlyer Ascend Credit Card by American Express International Inc. in Singapore only.
11. 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.
12. This promotion is applicable to Basic Card Members only and the Basic Card Account must be in good standing to be eligible for participation in this promotion.
13. For non-eligible spend, please visit [go.amex.sg/exclusions](https://go.amex.sg/exclusions) for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
14. The promotion will be reversed if qualifying spend is not met due to purchases being refunded or cancelled.
15. 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.
16. 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.
17. The provision of benefits stated in the CapitaVoucher is the responsibility of CapitaLand Voucher Pte. Ltd. American Express is not responsible or liable in the event that the benefits of the CapitaVoucher are not fulfilled by CapitaLand Voucher Pte. Ltd. You accept and agree to be bound by the CapitaVoucher Terms and Conditions.
18. Card Member acknowledges that any disputes in relation to the use of the CapitaVoucher are to be directed solely to CapitaLand Voucher Pte. Ltd. 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.
19. 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.
20. Information is correct as of March 2024.