



MoneySmart The Platinum 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 for a new Basic Card between 19 September 2023 and 26 September 2023 (both dates inclusive) and receive approval between 19 September 2023 and 10 October 2023 (both dates inclusive).
 - Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - Pay the annual fee upfront for The Platinum Card® – S\$1,728 (incl. of 8% GST).
 - Pay the full annual fee for The Platinum Card® billed in the first billing statement - S\$1,728 (incl. of 8% GST)
2. Eligible New to American Express Card Members will receive up to 53,750 Membership Rewards® points:
 - 2a. Moneysmart Offer
 - 20,000 Membership Rewards® points with annual fee payment and when you spend additional S\$1,000 within first month of Card approval on top of welcome offer.
 - Earn Rate: 1,250 Membership Rewards® points based on the S\$1,000 spent above (based on 2 Membership Rewards® points for every S\$1.60 spent).
 - 2b. Welcome Offer
 - 30,000 Membership Rewards® points with annual fee payment and min. spending of S\$2,000 within first month of Card approval.
 - Earn Rate: 2,500 Membership Rewards® points based on the S\$2,000 spent above (based on 2 Membership Rewards® points for every S\$1.60 spent).
3. This offer is not applicable to Card applicants who
 - *Cancelled their The Platinum Card® within the last twenty four (24) months.*
 - *Convert an existing personal American Express® Card.*
 - *Have an existing personal American Express® Card Account.*
 - *Enrolled successfully in other offers.*
4. Card Members will not be eligible to the Welcome Offers stated on:
<https://www.americanexpress.com/sg/charge-cards/platinum-card/>
5. Change of offer will not be permitted for this promotion.
6. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.
7. The Membership Rewards® points will be awarded to Card Members approximately 12 weeks from the date they meet the spend threshold and annual fee payment by American Express. Any disputes in relation to the above are to be directed to American Express. No expedite request will be allowed/entertained.
8. Card Member acknowledges that any disputes in relation to the use of the gift are to be directed solely to American Express who is providing such benefits.



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 Platinum Card® issued 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/sgexclusions 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. 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.
18. Information is correct as of August 2023.