

Moneysmart Terms & Conditions for The American Express® Platinum Credit Card Sign Up Promotion - S\$200 eCapitaVouchers for New American Express® Card Members

Promotion

1. The American Express® Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 1 November 2023 to 28 February 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members 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® Platinum Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.3 Apply for the Platinum Credit Card within the Promotion Period and receive approval by 28 February 2024 (date inclusive).
 - 2.4 Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - 2.5 Pay the Full Annual Fee of S\$324 (incl. of 8% GST) / S\$327 (incl. of 9% GST with effect from 1 Jan 2024) in the first statement.
 - 2.6 Have not already submitted an application for a Basic American Express® Platinum Credit Card under other promotions.
 - 2.7 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. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first one (1) month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift.
4. Eligible Card Members must fulfil the following criteria to receive the respective eCapitaVouchers and Membership Rewards® (“**MR**”) points indicated in the table below.

Gift	Criteria
S\$200 eCapitaVouchers	Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period
	Pay the Full Annual Fee of S\$324 (incl. of 8% GST) / S\$327 (incl. of 9% GST with effect from 1 Jan 2024) in the first statement
Earn	Criteria
1,250 Membership Rewards® points	Awarded on the S\$1,000 of Qualifying Spend (based on 2 Membership Rewards® points for every S\$1.60 spent)

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member’s Account.
7. If the Annual Fee is automatically or subsequently waived for the first Eligible Card year, the Gift will be reversed upon such annual fee waiver.



General

8. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/credit-cards/platinum-credit-card/>>
9. 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, the value of the Gift will be charged to the Card Member's Account.
10. 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.
11. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
12. Card Member Account must be enrolled in Membership Rewards to qualify for the MR points.
13. Eligible Card Member will receive a redemption letter via email or mail approximately twelve (12) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$324 (incl. of 8% GST) / S\$327 (incl. of 9% GST with effect from 1 Jan 2024). The redemption letter will contain details on how to redeem the eCapitaVouchers.
14. No expedite request will be allowed/entertained.
15. The Gift is strictly not transferrable or exchangeable for cash.
16. The Gift must be redeemed by the date stated in the redemption letter. Gift not redeemed within the redemption period will be forfeited, and no extension of redemption period will be granted.
17. Each Gift can only be redeemed once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional Vouchers will be charged to the Card Member's Account. In the event of our suspicion of illegal activities in connection with the Voucher(s) or Gift, including without limitation fraud or an attempt at deception, we are entitled to report such activity to the relevant authorities.
18. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
19. 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.
20. 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.
21. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the Gift with other Gift(s) without prior notice and without assigning any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.



22. Information is correct at the time of publication, October 2023.



Moneysmart Terms & Conditions for The American Express® Platinum Credit Card Sign Up Promotion - S\$100 eCapitaVouchers for Existing American Express® Card Members

Promotion

1. The American Express® Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 1 November 2023 to 28 February 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Do not previously hold a Basic American Express® Platinum Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.2 Apply for the Platinum Credit Card within the Promotion Period and receive approval by 28 February 2024 (date inclusive).
 - 2.3 Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - 2.4 Pay the Full Annual Fee of S\$324 (incl. of 8% GST) / S\$327 (incl. of 9% GST with effect from 1 Jan 2024) in the first statement.
 - 2.5 Have not already submitted an application for a Basic American Express® Platinum Credit 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. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first one (1) month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift.
4. Eligible Card Members must fulfil the following criteria to receive the respective eCapitaVouchers and Membership Rewards® (“**MR**”) points indicated in the table below.

Gift	Criteria
S\$100 eCapitaVouchers	Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period
	Pay the Full Annual Fee of S\$324 (incl. of 8% GST) / S\$327 (incl. of 9% GST with effect from 1 Jan 2024) in the first statement
Earn	Criteria
1,250 Membership Rewards® Points	Awarded on the S\$1,000 of Qualifying Spend (based on 2 Membership Rewards® points for every S\$1.60 spent)

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member’s Account.
7. If the Annual Fee is automatically or subsequently waived for the first Eligible Card year, the Gift will be reversed upon such annual fee waiver.



General

8. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/credit-cards/platinum-credit-card/>>
9. 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, the value of the Gift will be charged to the Card Member's Account.
10. 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.
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16. The Gift must be redeemed by the date stated in the redemption letter. Gift not redeemed within the redemption period will be forfeited, and no extension of redemption period will be granted.
17. Each Gift can only be redeemed once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional Vouchers will be charged to the Card Member's Account. In the event of our suspicion of illegal activities in connection with the Voucher(s) or Gift, including without limitation fraud or an attempt at deception, we are entitled to report such activity to the relevant authorities.
18. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
19. 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.
20. 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.
21. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the Gift with other Gift(s) without prior notice and without assigning any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.



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