

## MoneySmart The American Express® Platinum Credit Card Offer Terms and Conditions

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 1 March 2023 and 3 April 2023 (both dates inclusive) and receive approval between 1 March 2023 and 17 April 2023 (both dates inclusive).
  - Submit Card application via the following url:  
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
  - Make a minimum charge of S\$500 within the first (1) months of Card approval. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.
  - Pay the annual fee upfront for The American Express® Platinum Credit Card - S\$324 (incl. of 8% GST)
2. Eligible New to American Express Card Members will receive either an Apple AirPods 3<sup>rd</sup> Generation (worth S\$261.40) OR S\$250 eCapita Vouchers OR S\$200 Cash via PayNow (the "Gift").
3. This offer is not applicable to Card applicants who
  - *Cancelled any of their American Express® Platinum 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.*
4. Card Members will not be eligible to the Welcome Offers stated on:  
<<https://www.americanexpress.com/sg/credit-cards/platinum-credit-card/>>
5. Card Members will need to submit the Moneysmart Gift Claim Form at  
<<https://www.moneysmart.sg/rewards/claim>> with an accurate PCN application number (xxxxxxxxxxxxSGD) within 14 days of Card application to be eligible for this promotion. PCN application number will appear on the Thank You page upon completion of Card application.
6. The Gift will be disbursed by MoneySmart within 16 weeks from either the date which spend requirement and annual fee payment are achieved or the end of the campaign, whichever is later.
7. Moneysmart is solely responsible for the fulfilment of the Gift 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.
8. 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.
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 American Express® Platinum Credit 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.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. 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 February 2023.