

TERMS AND CONDITIONS

Declaration

In this section, "Amex" means American Express International Inc. its affiliates and representatives worldwide. By signing this form, I declare that:

The information I have provided is true and correct and that American Express relies on this information to decide whether to approve this application. Failure to provide information may prevent processing of this application. I have asked that a Card Account be opened and for the Card(s) specified in the application to be issued as requested (including renewal and replacement Cards). I authorize you to verify the information in this application and to receive

and exchange information about me, including submitting information to and requesting reports from consumer credit bureau or reference agencies at any time. I agree to be bound by the Terms and Conditions which will accompany the Card(s) when issued. If I have also asked for Supplementary Credit Card(s) to be issued, I understand that I and any supplementary Card Member/s will be jointly and severally liable for all Charges incurred on any Supplementary Card(s) issued. I am aware that all transactions will be charged to my Account including all annual fees. At the time of this application, I am financially solvent and there has been no legal proceedings commenced against me.

I acknowledge that Amex may decline this application at its sole discretion without giving any reason and without entering into any correspondence. If any of my personal circumstances change, I undertake to notify Amex immediately.

Data Protection and Use of Personal Data

(1) Disclosure of Personal Information

You agree that any information provided in the application form, at our request or otherwise collected during the operation of your Account ("Personal Information") and any data derived from your Personal Information may be disclosed to: (i) companies within the worldwide American Express group of companies ("Amex Group companies"); (ii) third parties who process transactions submitted by merchants on the American Express network where you use the Card worldwide; (iii) processors and suppliers we or Amex Group companies may engage; (iv) the providers of services and benefits associated with your Account; (v) consumer credit bureaus, collection agencies and lawyers; (vi) parties who accept the Card in payment for goods and/or services purchased by you; (vii) parties who distribute the Card; (viii) any other co-branded partner of Amex set out in the Terms and Conditions governing use of your Account; (ix) banks, financial institutions, government agencies, statutory boards or authorities in Singapore or elsewhere; (x) anyone to whom we may transfer contractual rights; and (xi) any other party approved by you or to whom we consider it in our interests to make such disclosure.

(2) Use of Information

We may use your Personal Information, including aggregated or combined with other information for any of the following purposes: (i) delivering our products and services to you, including the management and operation of your Account; (ii) improving our products and services and to conduct

research and analysis; (iii) advertising and marketing our products and services, and those of our third party business partners; (iv) managing risks relating to our business, including credit risk, fraud risk and operational risk. Your data may also be used for other purposes for which you give your specific permission, or when required by law, or where permitted under the terms of the Personal Data Protection Act 2012.

(3) Third-Party Consents

Where you provide us with information relating to a third party (including Supplementary Card Members), or where you purchase goods and/or services on behalf of a third party, you confirm that you have informed and obtained consent, if necessary, of that third party to the processing of his or her information by American Express and third parties. In respect of Supplementary Card Members, this may include the use of his or her details for marketing purposes or disclosure to the consumer credit bureau and for fraud prevention purposes.

(4) Marketing

We may use your Personal Information to identify goods and services in which you may be interested; and market offers to you (by mail, email, via the internet or using other electronic means) in relation to such goods and services. If you wish to opt-out of receiving marketing from us, you may opt out of such marketing offers at americanexpress.com.sg to update your privacy preferences at any time. You agree that your consent will remain in place until you withdraw it or until 12 months after you cease being an American Express Card Member. We will also, from time to time, contact you to ensure that the information we hold about your marketing preferences is up to date.

(5) Consumer Credit Bureau

We will exchange your Personal Information with consumer credit bureaus and carry out credit checks and other assessments. We may inform the bureaus of the current balance on your Account and we may tell them if you do not make payments when due. They will record this information and may share this with other organisations in accordance with their legal powers and obligations.

(6) International Transfer of Data

Personal Information may be processed, accessed or disclosed in countries outside Singapore when you travel or make foreign purchases and for the purpose of administering your Account. In such cases, we will take appropriate steps to ensure the same level of protection for your information in other countries outside Singapore.

(7) Access and Correction

You are entitled at any time to request access to information held by us about you or your Account and to update and correct such information. You agree that Amex may impose a modest charge to cover the costs of complying with such requests. Please make such requests in writing to the Data Privacy Officer, American Express International Inc. 10 Marina Boulevard #15-00, Marina Bay Financial Centre Tower 2, Singapore 018983.

All information stated above is correct at the point of printing, January 2020.

American Express International Inc.
Credit Card Member Services
Crawford P.O. Box 852
Singapore 911912



BUSINESS REPLY SERVICE
PERMIT NO. 05907

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