



Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion – Up to 45,000 KrisFlyer Miles for New to American Express Card Members

Promotion

1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “Promotion”) is valid from 1 October 2026 to 31 January 2027, both dates inclusive (the “Promotion Period”).
2. To be eligible for this Promotion, you must satisfy all the following criteria:
 - 2.1 You do not hold an existing basic or supplementary consumer Card from American Express.
 - 2.2 You do not previously hold a basic or supplementary consumer Card from American Express that was terminated or otherwise cancelled in the last twenty-four (24) months prior to the application.
 - 2.3 You must apply for the Singapore Airlines KrisFlyer Ascend Credit Card with American Express within the Promotion Period and receive approval within forty-five (45) days from the date of application.
 - 2.4 You must pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement.
 - 2.5 You must not have already submitted an application for a basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under any other promotion(s).

Mechanics

3. A welcome bonus of 5,000 KrisFlyer miles for your first charge on your Singapore Airlines KrisFlyer Ascend Credit Card is applicable only to first time applicants of any co-branded American Express Singapore Airlines Credit Card. Please refer to the [Card Member Agreement and Benefits Terms and Conditions](#) for more information.
4. If you fulfil the following Criteria, which includes spending S\$5,000 on eligible purchases of goods and services within the first six (6) months upon Card approval (“Qualifying Spend Period for Gift A”), you will receive the Gift (as indicated in the table below):

Gift	Criteria
A. 20,000 bonus KrisFlyer miles	Spend S\$5,000 within Qualifying Spend Period (the “Qualifying Spend for Gift A”)
	Pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement

5. In addition, if you fulfil the following Criteria, which includes making a min. spending of S\$1 on eligible purchases of goods and services during the fifteenth (15th) month of Card Membership ("Qualifying Spend Period for Gift B"), you will receive the Gift (as indicated in the table below):

Gift	Criteria					
B. 20,000 bonus KrisFlyer miles	Make a min. spending of S\$1 within the Qualifying Spend Period for Gift B (the “Qualifying Spend for Gift B”)					
	<i>To illustrate: If The American Express Singapore Airlines KrisFlyer Ascend Credit Card is approved on 1 October 2026, the 15th month of Card Membership, based on thirty (30) calendar days each month, will be calculated as follows:</i>					
	<table><tr><th colspan="2">Card Membership Period</th></tr><tr><td><i>1st month of Card Membership</i></td><td><i>1 October 2026 to 30 October 2026</i></td></tr><tr><td><i>15th month of Card Membership</i></td><td><i>25 November 2027 to 24 December 2027</i></td></tr></table>	Card Membership Period		<i>1st month of Card Membership</i>	<i>1 October 2026 to 30 October 2026</i>	<i>15th month of Card Membership</i>
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<i>15th month of Card Membership</i>	<i>25 November 2027 to 24 December 2027</i>					

6. Spend made by Supplementary Card Member(s) will count towards the S\$5,000 Qualifying Spend for Gift A and the S\$1 Qualifying Spend for Gift B.
7. Upon meeting the Qualifying Spend for Gift A and paying the full Annual Membership Fee of S\$397.85 (incl. of 9% GST), Gift A will be awarded to you within approximately twelve (12) weeks.
8. Upon meeting the Qualifying Spend for Gift B, Gift B will be awarded to you within approximately twelve (12) weeks.
9. You agree that we may take such steps as necessary to recover the value of the Gift(s) from you, including charging an equivalent amount to your Card Member's Account and/or adjusting any KrisFlyer miles awarded to you, if:
- (a) It has been found that you held a basic or supplementary consumer Card from American Express in the last twenty-four (24) months;
 - (b) the Qualifying Spend is not met because the relevant transactions are subsequently cancelled, reversed or refunded;
 - (c) you did not meet any eligibility criteria for the Promotion; and/or
 - (d) the Annual Membership Fee paid for your first membership year is subsequently reversed for any reason.

General

10. In addition, if you cease to be a Card Member for any reason within six (6) months of Card approval for The American Express Singapore Airlines KrisFlyer Ascend Credit Card, we may take such steps as necessary to recover the value of the Gift(s) from you, including charging an equivalent amount to your Card Member's Account and/or adjusting any KrisFlyer miles awarded to you.
11. The Qualifying Spend for Gift A and Gift B must be posted within each respective Qualifying Spend Period to count towards the Gift criteria.

12. 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.
13. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
14. No expedite requests will be allowed/entertained.
15. The Gift is strictly not transferrable or exchangeable for cash.
16. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
17. For the avoidance of doubt, "you" and "your" refer to the individual applying for The American Express Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express Singapore Airlines KrisFlyer Ascend Credit Card. "American Express", "we" or "us" refers to American Express International Inc., Singapore Branch.
18. American Express reserves the right to change, suspend or terminate the Promotion with reasonable notice due to business reasons, change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. We also reserve the right to substitute the Gift(s) for another item or reward of reasonably comparable value at any time.
19. Information is correct at the time of publication, October 2026.

Terms & Conditions for the Member Bonanza Promotion (Limited-Time Offer) – Additional S\$100 eCapitaVoucher for New American Express Card Members

1. In addition to the Promotions set out above, eligible sign-ups for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card for New American Express Card Members made between 1 October 2026 – 1 November 2026, both dates inclusive (“Limited-Time Offer Period”) will be eligible to receive the additional reward defined in the table below.
2. For avoidance of doubt, unless otherwise stated, all eligibility requirements and terms of The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotions for New American Express Card Members continue to apply.

Gift	Criteria
Additional S\$100 eCapitaVoucher	Pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement

3. A redemption letter for the additional S\$100 eCapitaVoucher will be sent to the eligible Card Member via email or mail approximately twelve (12) weeks from the date the eligibility criteria is met. The redemption letter will contain details on how to redeem the Voucher. The Voucher must be redeemed by the date indicated on the redemption letter. Any Voucher(s) not redeemed within such time will be forfeited, and no extension will be granted.
4. The provision of benefits stated in the eCapitaVoucher is the responsibility of CapitaLand Voucher Pte. Ltd. American Express is not responsible or liable in the event that the benefits of the eCapitaVoucher are not fulfilled by CapitaLand Voucher Pte. Ltd. You accept and agree to be bound by the eCapitaVoucher Terms and Conditions.
5. You acknowledge that any disputes in relation to the use of the eCapitaVoucher 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.
6. American Express reserves the right to change, suspend or terminate the Promotion with reasonable notice due to business reasons, change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. We also reserve the right to substitute the reward for another item or reward of reasonably comparable value at any time.
7. Information is correct at the time of publication, October 2026.