



Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion – 21,200 KrisFlyer Miles for Existing American Express Card Members

Promotion

1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “Promotion”) is valid from 8 January 2026 to 11 March 2026, both dates inclusive (the “Promotion Period”).
2. To be eligible for this Promotion, you must satisfy all the following criteria:
 - 2.1 Do not previously hold a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card that was terminated or otherwise cancelled in the last twelve (12) months prior to the application.
 - 2.2 You must apply for the Singapore Airlines KrisFlyer Ascend Credit Card with American Express within the Promotion Period and receive approval by 11 March 2026 (date inclusive).
 - 2.3 You must pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement.
 - 2.4 Submit Card application via the following url:
<https://www.americanexpress.com/sg/campaigns/kfccupgradeapply.html>
 - 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. If you fulfil the following Criteria, which includes spending S\$1,000 on eligible purchases of goods and services within the first two (2) months upon Card approval (“Qualifying Spend Period”), you will receive the Gift (as indicated in the table below):

| Gift | Criteria |
|---|--|
| 20,000 bonus KrisFlyer miles | Pay the full Annual Membership Fee of S\$397.85 (incl. of 9% GST) in the first monthly statement |
| | Spend S\$1,000 within Qualifying Spend Period (the “Qualifying Spend”) |
| In addition, you will earn KrisFlyer miles as follows*: | |
| 1,200 KrisFlyer miles | Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent in Singapore Dollars) |
| Up to a total of 21,200 KrisFlyer miles | |

* Please refer to the [Card Member Agreement and Benefits Terms and Conditions](#) for more information.

4. Spend made by Supplementary Card Member(s) will count towards the S\$1,000 Qualifying Spend.
5. Upon meeting the Qualifying Spend and paying the full Annual Membership Fee of S\$397.85 (incl. of 9% GST), the Gift will be awarded to you within approximately twelve (12) weeks.
6. 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) the Qualifying Spend is not met because the relevant transactions are subsequently cancelled, reversed or refunded;
 - (b) you did not meet any eligibility criteria for the Promotion; and/or



- (c) the Annual Membership Fee paid for your first membership year is subsequently reversed for any reason.

General

7. 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.
8. The Qualifying Spend must be posted within the Qualifying Spend Period to count towards the Gift criteria.
9. For non-eligible spend, please visit go.amex/sgexclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
10. Each Card Member is allowed to hold only 1 American Express Singapore Airlines Credit Card. For existing American Express Singapore Airlines KrisFlyer Credit Card customers who apply for The American Express Singapore Airlines KrisFlyer Ascend Credit Card, your existing American Express Singapore Airlines KrisFlyer Credit Card and existing Supplementary Card(s) will be automatically cancelled and upgraded upon approval of your application. You will need to reapply for the Supplementary Credit Card(s) on your new Card. If you are on recurring payment arrangements, such as GIRO, you will need to contact your respective service providers and provide your new Card number.
11. For existing Card Members holding on to The American Express Singapore Airlines KrisFlyer Credit Card, by accepting this offer, you agree that The American Express Singapore Airlines KrisFlyer Credit Card benefit of "\$150 Cashback at Singapore Airlines" will be nulled and will not be transferred over to The American Express Singapore Airlines KrisFlyer Ascend Credit Card. However, the KrisFlyer miles earned throughout Account Membership will remain and be transferred to The American Express Singapore Airlines KrisFlyer Ascend Credit Card.
12. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
13. No expedite requests will be allowed/entertained.
14. The Gift is strictly not transferrable or exchangeable for cash.
15. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
16. 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.
17. 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.

18. Information is correct at the time of publication, January 2026.



Multi-lending Policy Terms and Conditions

In general, each Card Member is allowed to hold one American Express Charge Card and up to two American Express Credit Cards (of which only one can be a American Express Singapore Airlines Credit Card) issued by American Express in Singapore. If, with this current application, you will exceed the maximum number of Card(s) allowed within each category (as determined by American Express in its sole and absolute discretion from time to time), then your existing Card in the corresponding category will be cancelled upon approval of this application.

The following Terms and Conditions apply if any of your existing Credit Cards are cancelled, as set above:

- Existing Supplementary Credit Card(s) of the cancelled basic Charge/Credit Card will automatically be cancelled upon approval of your new Credit Card application. You will need to reapply for the Supplementary Credit Card(s) on your new Card.
- Fees paid on the cancelled Credit Card(s) will be pro-rated, where applicable.
- If you are on recurring payment arrangements with any of your service provider(s) and other organization(s) and wish to ensure that they are not disrupted, please contact the respective organization(s) to provide your new Credit Card number. This includes GIRO payments.
- Any charges and/or outstanding balance will be transferred to the new Credit Card at our prevailing interest rate applicable to the new Credit Card. If you were enjoying a promotional rate on your Credit balance, the interest rate charged after transfer to the new Credit Card may be higher than the promotional rate.
- Any Cashback accrued will be forfeited.
- By choosing to have more than one American Express Card, the overall credit limit assigned to you will be split and assigned to each Basic Card Account that you maintain. You have the flexibility to change the limits assigned to each basic Card Account by contacting American Express upon approval of your new Credit Card application.