## AMERICAN EXPRESS

## Member-Get-Member Referral Programme 2021

- 1. American Express Basic Card Members ("Referrer") are eligible to participate in this Member Get-Member (MGM) Referral Programme. In respect of any referral submitted by the Referrer pursuant to this MGM Referral Programme, the Referrer warrants and confirms that
  - a) The referred potential new customer ("Referee") has given consent for their personal data to be provided to American Express International, Inc. ("Company") and to receive these referral programme marketing communications from the Company;
  - b) The Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the MGM Referral Programme; and
  - C) This offer should only be sent to people with whom the Referrer has an existing relationship with such as friends or family.
  - d) This programme is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
- 2. Your Card Account's eligibility to participate in the Referral programme is based on your overall credit rating and other factors including your Account history with American Express.
- 3. Referee(s) must apply via the link that the Referrer shared with them to ensure both receive this bonus. If the Referee has already applied for Eligible Card without using this referral, both Referrer and Referee will not be eligible for the bonus.
- 4. This MGM Referral Programme is valid from 14 January 2021 to 28 February 2022 (both dates inclusive).
- 5. For the Referrer to receive the referral bonus,
  - a) The Referee's Card has to be approved by 28 February 2022.
  - b) The Referee must pay the full annual fee where applicable.
- 6. For the Referee to receive the referral bonus, the Referee has to:
  - a) Apply and receive approval between 14 January 2021 and 28 February 2022 (both dates inclusive).
  - b) Meet the minimum spend on eligible purchase of goods and services in the first 3 months of Card Membership. Visit amex.co/SGexclusions for full list of non-eligible purchases and/or transactions.
  - c) Pay the full annual fee where applicable.
- 7. Referrer will receive the bonus Membership Rewards® points, KrisFlyer miles, or STAR\$® within twelve (12) weeks after the Referee's application for the Eligible Card is approved. Referee will receive the bonus Membership Rewardspoints, KrisFlyer miles, or STAR\$® within twelve (12) weeks after they have met the minimum spend within three (3) months of Card Approval.
- 8. Please see table below for the Card that the Referrer is eligible to refer and the bonus amounts for the Referrer and Referee.

Referrer's Card	Referrer's Bonus	Eligible Card to Refer	Referee's Bonus
	You Earn		Your Friend Earns
The Platinum Card®	40,000 Membership Rewards® points	The Platinum Card®	40,000 Membership Rewards® points
The American Express® Platinum Credit Card	12,000 Membership Rewards® points	The American Express® Platinum Credit Card	12,000 Membership Rewards® points
The American Express® Singapore AirlinesKrisFlyer Credit Card	4,000 KrisFlyer miles	The American Express® Singapore AirlinesKrisFlyer Credit Card	4,000 KrisFlyer miles
		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	7,500 KrisFlyer miles
The American Express* Singapore Airlines KrisFlyer Ascend Credit Card	7,500 KrisFlyer miles	The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	7,500 KrisFlyer miles
		The American Express® Singapore AirlinesKrisFlyer Credit Card	4,000 KrisFlyer miles

- 9. Referee(s) must be Singapore Citizens, Permanent Residents or Expatriates aged 21 years old or over.
- 10. Referee(s) who cancelled their American Express Card (If it is the same as the Eligible Card he/she is going to apply for) within the last twelve (12) months are not eligible for this promotion.
- 11. Self-referral will not be accepted for this MGM Referral Programme.
- 12. Only one referral for each referee will be counted. In the event that a referee is referred by more than one referrer, the successful referral will be based on the details of the referrer confirmed by the referee.
- 13. Should the Referee cancel the Card within six (6) months upon Card Approval, fees equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card Accounts respectively without prior notice.
- 14. American Express International Inc. reserves the right to vary or cancel the programme and / or amend or alter these Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express International Inc. shall be final.