## **AMERICAN EXPRESS**

<u>Milelion Terms & Conditions for The Platinum Card® Sign Up Promotion – 95,000 bonus Membership Rewards® points and Extra 10 Membership Rewards Points per S\$1.60 spend in foreign currency</u>

## Promotion

- 1. The Platinum Card Sign Up Promotion (the "Promotion") is valid from 1 July 2025 to 30 July 2025, 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 previously hold a basic Platinum Card from American Express that was terminated or otherwise cancelled in the last twenty-four (24) months prior to the application.
  - 2.2 You must apply for The Platinum Card with American Express within the Promotion Period and receive approval by 30 July 2025 (date inclusive).
  - 2.3 Submit Card application through the following URL: https://www.americanexpress.com/sg/campaigns/milelion.html
  - 2.4 You must pay the full Annual Membership Fee of S\$1,744 (incl. of 9% GST) in the first monthly statement.
  - 2.5 You must not have already submitted an application for a Basic Platinum Card under any other promotion(s).

## Mechanics

3. If you fulfil the following Criteria, which includes spending S\$4,000 on eligible purchases of goods and services within the first 60 calendar days upon Card approval ("Qualifying Spend Period"), you will receive the Gift (as indicated in the table below):

Gift	Criteria
95,000 Membership Rewards points	Pay the Full Annual Fee of S\$1,744 (incl. of 9% GST) in the first statement
	Spend S\$4,000 (or its equivalent in Foreign Currency Spend) within the Qualifying Spend Period (the "Qualifying Spend")

4. In addition, for the first 180 calendar days upon Card approval ("Foreign Currency Spend Period") you will receive bonus Membership Rewards points (as indicated in the table below) for Foreign Currency Spend (as defined below), up to a cap of S\$1,000 per month.

Bonus Membership Rewards points	Criteria
10 bonus Membership Rewards points on every S\$1.60 in Foreign Currency Spend	Foreign Currency Spend in foreign currencies other than in Singapore Dollars  Subject to the following:  1. Bonus Membership Rewards points is only available for the first six (6) months upon Card approval.  2. Foreign Currency Spend eligible for bonus Membership Rewards points is capped at the equivalent of S\$1,000 per month.
	To illustrate: If The Platinum Card is approved on 10 June 2025, the Foreign Currency Spend for the first six (6) months, based on thirty (30) calendar days each month, will be calculated as follows:



Foreign Currency Spend Period		Applicable Cap on Foreign Currency Spend
Month 1	10 June 2025 to 9 July 2025	S\$1,000
Month 2	10 July 2025 to 8 August 2025	S\$1,000
Month 3	9 August 2025 to 7 September 2025	S\$1,000
Month 4	8 September 2025 to 7 October 2025	S\$1,000
Month 5	8 October 2025 to 6 November 2025	S\$1,000
Month 6	7 November 2025 to 6 December 2025	S\$1,000

- 5. Spend made by Supplementary Card Member(s) will count towards the S\$4,000 Qualifying Spend and/or any Foreign Currency Spend.
- 6. For purposes herein, "Foreign Currency Spend" refers to transactions for eligible purchases of goods and services which are charged in any currency other than Singapore Dollars. If a transaction is converted into Singapore Dollars prior to being submitted to American Express, the bonus Membership Rewards points will not apply. Payments for online transactions in Singapore Dollars do not count as Foreign Currency Spend. Please note that a currency conversion fee from American Express applies, and such currency conversion fee does not count as Foreign Currency Spend.
- 7. You agree that we may take reasonable steps to recover the value of the Gift(s) or any bonus Membership Rewards points awarded to you, including charging an equivalent amount to your Card Member's Account, if:
  - (a) the Qualifying Spend and/or any Foreign Currency Spend is not met because the relevant transactions are subsequently cancelled, reversed or refunded; and/or
  - (b) the Annual Membership Fee paid for your first membership year is subsequently reversed for any reason.

## General

- 8. In addition, if you cease to be a Card Member for any reason within six (6) months of Card approval for The Platinum Card, we may take reasonable steps to recover the value of the Gift(s) or any bonus Membership Rewards points awarded to you, including charging an equivalent amount to your Card Member's Account.
- 9. The Qualifying Spend must be posted within the Qualifying Spend Period to count toward the Gift criteria.
- 10. For the avoidance of doubt, the Foreign Currency Spend must be posted within the Foreign Currency Spend Period to count towards the bonus Membership Rewards points awarded for Foreign Currency Spend.



- 11. Foreign Currency Spend will be converted into Singapore Dollars based on American Express' then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your Card account will be used for the purposes of computing the Foreign Currency Spend. The date the transaction is charged may not be the same as the date the transaction is posted on American Express' system due to factors including but not limited to processing time and difference in time zones (where applicable).
- 12. 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.
- 13. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift(s) and the bonus Membership Rewards points.
- 14. You will be awarded the Gift proximately twelve (12) weeks from the date you meet the Qualifying Spend and pay the Full Annual Fee of S\$1,744 (incl. of 9% GST).
- 15. You will be awarded the bonus Membership Rewards points approximately twelve (12) weeks from the date of the Foreign Currency Spend transaction.
- 16. No expedite requests will be allowed/entertained.
- 17. The Gift(s) are strictly not transferrable or exchangeable for cash. The redemption of Membership Rewards points is subject to the Membership Rewards Terms & Conditions for Personal Cards.
- 18. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
- 19. For the avoidance of doubt, "you" and "your" refer to the individual applying for The Platinum Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The Platinum Card. "American Express", "we" or "us" refers to American Express International Inc., Singapore Branch.
- 20. 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) and the bonus Membership Reward points for another item or reward of reasonably comparable value at any time.
- 21. Information is correct at the time of publication, June 2025.