



**Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Limited-time offer Sign Up Promotion - Up to 34,000 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 1 May 2024 to 29 May 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members 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/closed in the last twelve (12) months prior to the application.
  - 2.2 Apply for the American Express Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period and receive approval by 29 May 2024 (date inclusive).
  - 2.3 Pay the Full Annual Fee of S\$343.35 (incl. of 9% GST) in the first statement.
  - 2.4 Have not already submitted an application for a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under other promotions.
  - 2.5 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

**Mechanics**

3. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).
4. Eligible Card Members must fulfil the following criteria to receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
27,800 bonus KrisFlyer miles	Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period
	Pay the Full Annual Fee of S\$343.35 (incl. of 9% GST) in the first statement
First Charge	Criteria
5,000 KrisFlyer miles	First charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Earn	Criteria
1,200 KrisFlyer miles	Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent locally)
<b>Total 34,000 KrisFlyer miles</b>	

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member’s Account.



7. If the Annual Fee is subsequently reversed for the first Eligible Card year, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.

#### **General**

8. If the recipient of the Gift ceases 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 Account, the Gift will be recovered from the Card Member's Account.
9. For non-eligible spend, please visit [go.amex.sg/exclusions](https://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.
10. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. The bonus KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Ascend Credit Card.
12. Eligible Card Member will be awarded the Gift approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$343.35 (incl. of 9% GST).
13. No expedite request 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. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the Promotion with other promotion(s) and/or offer(s) without prior notice and without giving any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.
17. 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 "S\$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.
18. Information is correct at the time of publication, May 2024.



**Terms and Conditions for The American Express® Platinum Credit Card Limited-time offer Sign Up Promotion - Up to 60,000 Membership Rewards® (“MR”) Points for Existing American Express Card Members**

**Promotion**

1. The American Express Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 1 May 2024 to 29 May 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
  - 2.1. Do not previously hold a Basic American Express Platinum Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
  - 2.2. Apply for the Platinum Credit Card within the Promotion Period and receive approval by 29 May 2024 (date inclusive).
  - 2.3. Pay the Full Annual Fee of S\$327 (incl. of 9% GST) in the first statement.
  - 2.4. Have not already submitted an application for a Basic American Express Platinum Credit Card under other promotions.
  - 2.5. Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

**Mechanics**

3. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).
4. Eligible Card Members must fulfil the following criteria to receive the respective MR points indicated in the table below.

Gift	Criteria
58,750 Membership Rewards points	Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period
	Pay the Full Annual Fee of S\$327 (incl. of 9% GST) in the first statement
Earn	Criteria
1,250 Membership Rewards points	Awarded on the S\$1,000 of Qualifying Spend (based on 2 Membership Rewards points for every S\$1.60 spent)
<b>Total 60,000 Membership Rewards points</b>	

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member’s Account.



7. If the Annual Fee is subsequently reversed for the first Eligible Card year, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.

#### General

8. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of Card approval for The American Express Platinum Credit Card Account, the Gift will be recovered from the Card Member's Account.
9. For non-eligible spend, please visit [go.amex.sg/exclusions](https://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.
10. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. Gift will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$327 (incl. of 9% GST).
12. No expedite request will be allowed/entertained.
13. The Gift is strictly not transferrable or exchangeable for cash. The redemption of Membership Rewards Points is subject to the [Membership Rewards Terms & Conditions for Personal Cards](#).
14. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
15. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the Promotion with other promotion(s) and/or Gift(s) without prior notice and without giving any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.
16. Information is correct at the time of publication, May 2024.



## 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.



**Provide consent for direct marketing when you apply and receive S\$20 eCapitaVouchers from American Express – Terms and Conditions**

This offer (the “**Offer**”) is valid from 1 May 2024 to 29 May 2024, both dates inclusive (the “**Offer Period**”). To be eligible to receive the S\$20 eCapitaVouchers (the “**Voucher**”), a Card Member must: (a) provide consent for direct marketing when applying for a Card from American Express International Inc. (“**Amex**”) within the Offer Period, (b) receive approval for the same Card, and (c) not have withdrawn consent for direct marketing at the time that the Voucher is awarded.

If eligible, a Card Member will receive a redemption notice (via email or mail) for the award of the Voucher approximately ten (10) weeks from the date of Card approval. The redemption notice will contain details on how to redeem the Voucher. The Voucher must be redeemed by the date indicated in the redemption notice. Any Vouchers not redeemed within such time will be forfeited, and no extension will be granted.

The use of eCapitaVouchers is subject to terms and conditions from CapitaLand Voucher Pte Ltd, and any disputes relating to the use of eCapitaVouchers are to be directed solely to CapitaLand Voucher Pte Ltd. Amex is not responsible and/or liable in the event that any eCapitaVouchers are not fulfilled by CapitaLand Voucher Pte Ltd.

Amex reserves the right at any time to withdraw the Offer and/or substitute the Voucher without prior notice and without giving any reason. In the event of any disputes arising from this Offer, the decision of Amex is final.

For more information about how your personal data is collected, used, disclosed and protected, please refer to the terms of the Card Member Agreement.

Information is correct at the time of publication, May 2024.