



Terms & Conditions for The American Express® Card Member Appreciation Month

The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion - Up to 34,000 KrisFlyer Miles for Existing American Express Card Members

Promotion

1. The **Card Member Appreciation Month** for The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 7 March 2024 to 30 April 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Receive the exclusive invite and apply via:
<https://www.americanexpress.com/sg/campaigns/platg-companion.html>
 - 2.2 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.
 - 2.3 Apply for the American Express Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period and receive approval by 30 April 2024 (date inclusive).
 - 2.4 Pay the Full Annual Fee of S\$343.35 (incl. of 9% GST) in the first statement.
 - 2.5 Have not already submitted an application for a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under other promotions. Examples of other promotions include but not limited to applications submitted directly or indirectly through Member-Get-Member Programme, online aggregators, affiliate networks, or partner communications, such as Moneysmart, Singsaver, Scoot, Singapore Airlines, or any other assisted channels will not qualify for this offer.
 - 2.6 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.
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)
Total 34,000 KrisFlyer miles	



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 automatically or subsequently waived for the first Eligible Card year, the Gift will be reversed, upon such annual fee waiver.

General

8. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of setting up The American Express Singapore Airlines KrisFlyer Ascend Credit Card Account, the Gift will be clawed back from the Card Member's Account.
9. 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.
10. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. 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 offer with other offer(s) without prior notice and without assigning 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, March 2024.

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

Promotion

1. The **Card Member Appreciation Month** for The American Express Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 7 March 2024 to 30 April 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1. Receive the exclusive invite and apply via:
<https://www.americanexpress.com/sg/campaigns/platg-companion.html>
 - 2.2. 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.
 - 2.3. Apply for the Platinum Credit Card within the Promotion Period and receive approval by 30 April 2024 (date inclusive).
 - 2.4. Pay the Full Annual Fee of S\$327 (incl. of 9% GST) in the first statement.
 - 2.5. Have not already submitted an application for a Basic American Express Platinum Credit Card under other promotions. Examples of other promotions include but not limited to applications submitted directly or indirectly through Member-Get-Member Programme, online aggregators, affiliate networks, or partner communications, such as Moneysmart, Singsaver, Scoot, Singapore Airlines, or any other assisted channels will not qualify for this offer.
 - 2.6. 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.
4. Eligible Card Members must fulfil the following criteria to receive the respective Membership Rewards 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)
Total 60,000 Membership Rewards points	



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 automatically or subsequently waived for the first Eligible Card year, the Gift will be reversed upon such annual fee waiver.

General

8. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of setting up The American Express Platinum Credit Card Account, the Gift will be clawed back from the Card Member's Account.
9. 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.
10. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. Card Member Account must be enrolled in Membership Rewards to qualify for the Gift.
12. 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).
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 Gift with other Gift(s) without prior notice and without assigning any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.
17. Information is correct at the time of publication, March 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.