

AMERICAN EXPRESS

Terms & Conditions for The American Express® Platinum Credit Card Sign Up Promotion – 45,000 Membership Rewards® points for New to American Express Card Members

Promotion

1. The American Express Platinum Credit Card Sign Up Promotion (the "Promotion") is valid from 28 January 2026 to 31 March 2026, 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 hold an existing basic or supplementary consumer Card from American Express.
 - 2.2 You do not previously hold a basic or supplementary consumer Card from American Express that was terminated or otherwise cancelled in the last twelve (12) months prior to the application.
 - 2.3 You must apply for the Platinum Credit Card with American Express within the Promotion Period and receive approval by 31 March 2026 (date inclusive).
 - 2.4 You must pay the full Annual Membership Fee of S\$327 (incl. of 9% GST) in the first monthly statement.
 - 2.5 You must not have already submitted an application for a basic American Express Platinum 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
43,750 bonus Membership Rewards points	Spend S\$1,000 within the Qualifying Spend Period (the "Qualifying Spend") Pay the full Annual Membership Fee of S\$327 (incl. of 9% GST) in the first monthly statement
In addition, you will earn Membership Rewards points as follows:	
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 in Singapore Dollars)
Total of 45,000 Membership Rewards points	

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\$327 (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 Membership Rewards points awarded to you, if:
 - (a) It has been found that you held a basic or supplementary consumer Card from American Express in the last twelve (12) months;



- (b) the Qualifying Spend is not met because the relevant transactions are subsequently cancelled, reversed or refunded;
- (c) you did not meet any eligibility criteria for the Promotion; and/or
- (d) 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 Platinum 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 Membership Rewards points awarded to you.
8. The Qualifying Spend must be posted within the Qualifying Spend Period to count toward 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. Your Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
11. No expedite requests will be allowed/entertained.
12. 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](#).
13. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
14. For the avoidance of doubt, "you" and "your" refer to the individual applying for The American Express Platinum Credit Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express Platinum Credit Card. "American Express", "we" or "us" refers to American Express International Inc., Singapore Branch.
15. 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.
16. Information is correct at the time of publication, January 2026.