

AMERICAN EXPRESS

Terms & Conditions for The American Express® Singapore Airlines Business Credit Card Sign Up Promotion – Up to 30,000 HighFlyer points for American Express® Card Members

Promotion

1. The American Express Singapore Airlines Business 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 must apply for The American Express Singapore Airlines Business Credit Card with American Express within the Promotion Period and receive approval by 31 March 2026 (date inclusive).
 - 2.2 You must pay the full Annual Membership Fee of S\$400 (incl. of 9% GST) in the first monthly statement.
 - 2.3 You must not have previously cancelled The American Express Singapore Airlines Business Credit Card for the same company in the last twenty-four (24) months prior to the application.
 - 2.4 You must not have already submitted an application for a basic American Express Singapore Airlines Business 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 |
|---|---|
| 22,000 bonus HighFlyer points | Spend S\$1,000 within the Qualifying Spend Period (the "Qualifying Spend") Pay the full Annual Membership Fee of S\$400 (incl. of 9% GST) in the first monthly statement |
| In addition, you will earn HighFlyer points as follows: | |
| 8,000 HighFlyer points | Awarded on the S\$1,000 of Qualifying Spend (based on 8 HighFlyer points per S\$1 spent) made on eligible Singapore Airlines and Scoot flight bookings |
| Up to a total of 30,000 HighFlyer points | |



4. For avoidance of doubt, should the Qualifying Spend be made on eligible purchases of goods and services other than eligible Singapore Airlines and Scoot flight bookings, eligible Card Members will receive the respective HighFlyer points indicated in the table below.

| Gift | Criteria |
|---|---|
| 22,000 bonus HighFlyer points | Spend S\$1,000 within the Qualifying Spend Period (the "Qualifying Spend") |
| | Pay the full Annual Membership Fee of S\$400 (incl. of 9% GST) in the first monthly statement |
| In addition, you will earn HighFlyer points as follows: | |
| 1,200 HighFlyer points | Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 HighFlyer points per S\$1 spent) |
| Up to a total of 23,200 HighFlyer points | |

5. Spend made by Supplementary Card Member(s) will count towards the S\$1,000 Qualifying Spend.
6. Upon meeting the Qualifying Spend and paying the full Annual Membership Fee of S\$400 (incl. of 9% GST), the Gift will be awarded to you within approximately twelve (12) weeks.
7. 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 HighFlyer points awarded to you, if:
 - (a) It has been found that you held a basic American Express Singapore Airlines Business Credit Card from American Express in the last twenty-four (24) 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 Singapore Airlines Business 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 HighFlyer 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.
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 Singapore Airlines Business Credit Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express Singapore Airlines Business 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, February 2026.