

2020 SingSaver Exclusive Acquisition Offer**Terms and Conditions**

1. Only Card applications received from www.SingSaver.com.sg will be eligible for the offer.
2. This offer is only applicable to applicants of the American Express® True Cashback Basic Card Members who meet the following criteria:
 - Apply and receive approval for the American Express® True Cashback Card between 1 February 2020 to 31 March 2020 (both dates inclusive).
 - New to American Express Card Membership (do not hold a Basic American Express Consumer Card at the point of application).
 - Spend S\$500 on eligible purchases of goods or service within the first month of Card approval to receive S\$80 cash. Spend made by Supplementary Card Member(s) will be considered in the total spending of Basic Card Account.
3. Each Basic Card Member is only eligible for the redemption of one S\$80 cash. This promotion is applicable to Basic Card Members only and the Basic Card Account must be in good standing to be eligible for participation in this promotion.
4. S\$80 cash will be disbursed by SingSaver. SingSaver will be crediting the cash directly into Card Members' bank accounts within 12 weeks from either the date which S\$500 minimum spend is achieved or the end of the campaign, whichever is later.
5. Individuals who cancelled their American Express Cards within the last six (6) months are not eligible for this promotion.
6. If the Card Member who was issued the S\$80 cash ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the gift.
7. Offer cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
8. The eligible spend excludes: (a) Charges processed and billed prior to the promotion's Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date; (b) Cash Advance and other cash services; (c) Express Cash; (d) American Express Travellers Cheque purchases; (e) Charges for dishonoured cheques; (f) Finance charges – including Line of Credit charges and Credit Card interest charges; (g) Late Payment and collection charges; (h) Tax refunds from overseas purchases; (i) Balance Transfer; (j) Instalment plans; (k) Annual Card fees; (l) CapitaVoucher purchases; (m) Amount billed for purchase of KrisFlyer miles to top-up miles balances; (n) Other credits to your Account; (o) Purchase and top-up charges for EZ-Link cards using your Card.
9. Cashback will not be accrued for non-eligible purchases or transactions. Please visit amex.co/SGexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
10. SingSaver is solely responsible for the fulfilment of Offer and all relevant privileges. Card Member acknowledges that any disputes in relation to the above are to be directed solely to SingSaver who is providing such benefits. SingSaver's Terms and Conditions apply.
11. To the extent provided by law, American Express and SingSaver reserve the right to change the Terms and Conditions of this Offer at any time without prior notice. American Express and/or merchant reserve the rights to terminate this Offer and/or replace the Offer with another offer of similar value without prior notice.

12. Information is correct as of January 2020.