AMERICAN EXPRESS

# The American Express® Singapore Airlines Solitaire PPS Credit Card

Card Member Agreement and Benefits Terms and Conditions

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## Benefits Terms and Conditions

**General Terms and Conditions**

To enjoy these privileges or benefits, Card Members must present their American Express Singapore Airlines Solitaire PPS Credit Card ("Card") and all relevant charges must be made to the Card. Participation of merchants is subject to change without prior notice to Card Member.

American Express International Inc. reserves the right to change, suspend or terminate these privileges or benefits at its sole discretion at any time without prior notice. The provision of services, activities or benefits stated is the responsibility of the respective merchant and/or service establishment. American Express acts solely as a payment provider and is not responsible orliable in theevent that such services, activities or benefits are not provided or fulfilled by the merchant and/or service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the merchant and/or service establishment providing such services, activities or benefits.

Information is correct as at date of publication.

First Year Fee Waiver

The First Year Annual Membership Fee Waiver will only apply to new American Express Card Members who do not hold any other existing co-branded American Express Singapore Airlines Credit Cards. If you are holding an existing co-branded American Express Singapore Airlines Card, or after your first year of Card membership, theprevailing annual membership fee for the Card will apply.

## Earning KrisFlyer miles

KrisFlyer miles earn rate for the Card:

Spend in Singapore

| Spend (on eligible goods or services as described below) | KrisFlyer miles Earned up to S$3,800 spend in a calendar month | KrisFlyer miles Earned on every S$1 spent above S$3,800 in a calendar month |
|---|---|---|
| Every S$1.00 | 1.3 KrisFlyer miles | 1.5 KrisFlyer miles |

Overseas spend

| Spend (on eligible goods or services as described below) | KrisFlyer miles Earned up to S$3,800 equivalent in foreign currency spend in a calendar month | KrisFlyer miles Earned on every S$1 spent above S$3,800 in a calendar month |
|---|---|---|
| Every S$1.00 equivalent in foreign currency spent overseas | 1.3 KrisFlyer miles | 2.4 KrisFlyer miles |

For every S$1 you spend locally in Singapore dollars on eligible purchases up to S$3,800 each month , earn 1.3 KrisFlyer miles, and on such eligible purchases above S$3,800 each month, earn 1.5 KrisFl yer miles, with no cap. For every S$1 equivalent in foreign currency you spend overseas on eligible purchases up to S$3,800 each month, earn 1.3 KrisFlyer miles, and on such eligible purchases above S$3,800 each month, earn 2.4 KrisFlyer miles, with no cap. KrisFlyer miles are calculated and awarded for eligible Card purchases in blocks of S$10, on a cumulative basis at the end of every calendar month.

The two spends (local and overseas in foreign currency) are not cumulative and cannot be combined for purposes of calculating whether you have met the respective spend thresholds. Purchases made on singaporeair.com, KrisShop (both in-flight and online), and on instalment plans are not considered as eligible purchases for this earn rate.

You can receive KrisFlyer miles for eligible purchases of goods or services at American Express merchants, subject to the following terms. To qualify to earn KrisFlyer miles, your American Express Singapore Airlines Solitaire PPS Credit Card Account must be in good standing and not cancelled for any reason.

KrisFlyer miles will not be accrued for non-eligible purchases or transactions.

Please visit go.amex/sgexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

Redemption for award tickets or upgrades will be subject to seat availability at the point of flight reservation and ticketing. Taxes, charges and fees are applicable in addition to the required redemption mileage and must be separately paid by the passenger in the applicable currency. Usage of KrisFlyer miles is subject to KrisFlyer Terms and Conditions.

Earning KrisFlyer miles with Singapore Airlines

The number of KrisFlyer miles earned pursuant to this offer, will be based on the purchase amount and not the actual distance flown.

Card Member will receive:

- 2 KrisFlyer miles for every S$1.00 spent on eligible Singapore Airlines ticket purchases made directly online on singaporeair.com or the SingaporeAir mobile App respectively. Eligible ticket purchases are for travel originating from Singapore only and must be purchased in Singapore Dollars.
- 2 KrisFlyer miles for every S$1.00 spent on eligible purchases made at KrisShop, onboard Singapore Airlines, and directly online at krisshop.com. KrisShop terms and conditions apply. Please visit www.krisshop.com/en/page/terms for terms and conditions.

Earning KrisFlyer miles with Grab

Earn 3.3 KrisFlyer miles for every S$1 spend on Grab Singapore transactions on the Grab mobile application, up to S$200 each calendar month. For transactions on Grab mobile application in excess of S$200 per month, the standard earn rate for KrisFlyer miles set out in the American Express Singapore Airlines Solitaire PPS Credit Card benefits Terms and Conditions will apply.

Spend transactions on the mobile application are cumulative and combined for the purpose of calculating whether the S$200 threshold per calendar month has been met. Transactions made on the Grab mobile application exclude top-up charges for Grab Pay (with effect from 1 March 2020).

500 Bonus KrisFlyer miles on telco recurring bill spend

Basic American Express Singapore Airlines Credit Card Members are entitled to receive a one-time bonus of 500 KrisFlyer miles when they make their first recurring billing transaction at a participating telecommunication merchant in Singapore only, from 1 March 2021. Payment must be made in Singapore from 1 March 2021 with an American Express Singapore Airlines Credit Card issued by American Express International Inc.

Existing Basic American Express Singapore Airlines Credit Card Members who have an existing telecommunication recurring billing arrangement on their Card will be excluded. Card members who cancel their existing telecommunication recurring billing arrangement subsequently or in the last 6 months and reapply for telecommunication recurring billing will also be excluded.
Participating merchants include Singtel, StarHub, M1, Circles.Life and MyRepublic.
For full Terms and Conditions, visit go.amex/kf-telcorb.

**Bonus KrisFlyer miles**

Welcome Bonus KrisFlyer miles

The Welcome Bonus of 5,000 KrisFlyer miles offer ("Welcome Bonus") is applicable only to first time applicants of any co-branded American Express Singapore Airlines Credit Card.

Card Members who have existing or cancelled co-branded American Express Singapore Airlines Credit Cards (including but not limited to the American Express Singapore Airlines Solitaire PPS Credit Card, American Express Singapore Airlines PPS Club Credit Card or American Express Singapore Airlines KrisFlyer Ascend Credit Card) are not eligible for the Welcome Bonus.

The Welcome Bonus will be awarded to Card Members after their first successful transaction, and will be credited directly into the Singapore Airlines KrisFlyer account linked to your Card.

**Singapore Airlines Benefits**

50% KrisFlyer Miles Redemption Voucher

To qualify for this voucher, the American Express Singapore Airlines Solitaire PPS Credit Card Member must charge S$75,000 or more to their Card between 1 July 2023 and 30 June 2024 (both days inclusive) (a "Qualifying Period").

To qualify for this voucher after the initial Qualifying Period, the American Express Singapore Airlines Solitaire PPS Credit Card Member must charge S$75,000 or more to their Card between 1 July (of the current year) to 30 June (of the immediately following year) (each, also a "Qualifying Period"). Qualifying Card Members will receive a one-time 50% discount (capped at a maximum of 50,000 KrisFlyer miles) when they redeem their KrisFlyer miles for an eligible booking. Each Card Member is only entitled to enjoy this offer once per Qualifying Period.

The voucher can be utilised by the Card Member himself/herself, for his/her own travel when an eligible booking is made. If the Card Member is not travelling, the voucher can be used for booking a redemption award for one of his/her registered redemption nominee. The 50% miles discount can only be applied to one passenger, either the Card Member or one of his/her registered redemption nominee. The eligible booking includes a maximum of 2 flight segments in 1 booking, of which both must include Singapore as a departure or arrival destination.

The voucher can be used for any class of travel, but only on flights operated and marketed by Singapore Airlines. This excludes codeshare flights marketed by Singapore Airlines, and operated by codeshare partners, as well as codeshare flights marketed by codeshare partners, and operated by Singapore Airlines. The voucher cannot be used for redemption upgrades, or mixed class bookings.

Eligible bookings can only be made through KrisFlyer Membership Services hotline (+65 6223 8888). The voucher cannot be redeemed for bookings made through singaporeair.com, SIA Ticket Offices, airport, travel agents, or any other channels.

Any change is strictly not permitted for bookings made under this promotion. Cancellation is also not permitted for partially used tickets.

This voucher cannot be combined with any other discount or promotion. The discount level is only applied on the number of KrisFlyer miles required for an award ticket and the amount of discounted miles cannot exceed 50,000 KrisFlyer miles. Taxes, fuel surcharges and fees are applicable in addition to the required redemption mileage and paid for separately by the passenger in the applicable currency. 50% discount does not apply to taxes, fuel surcharges and fees. The voucher cannot be applied on commercial tickets purchased with Mix Miles and Cash. All redemptions are subject to seat availability at the time of booking.

Each voucher is valid for 12 months from the date that the Card Member qualifies for this benefit. The redemption validity is tied to both the flight date and the date of usage of the redemption voucher. The flight date must be within the validity of the redemption voucher and redeemed before the voucher expires.

KrisFlyer and Singapore Airlines terms and conditions apply. Singapore Airlines reserves the right to change the eligible destinations, flight numbers and travel dates, without prior notice. Singapore Airlines reserves the right to vary these terms and conditions or terminate this benefit without prior notice at their own sole discretion.

An illustration of the 50% KrisFlyer miles Redemption Voucher redemption is in the table below:

| Award Ticket Type | Flight Route | KrisFlyer miles you would normally use to redeem an Award Ticket | KrisFlyer miles redemption discount with 50% KrisFlyer miles redemption voucher | KrisFlyer miles needed to redeem Award Ticket |
|---|---|---|---|---|
| Business Class: One-way Saver Award | Singapore to Melbourne | 68,500 miles | 34,250 miles<br>(50% or capped at 50,000 miles, whichever is lower) | 34,250 miles |
| First Class / Suites: One-way Advantage Award | Singapore to Amsterdam | 225,500 miles | 50,000 miles<br>(50% or capped at 50,000 miles, whichever is lower) | 175,500 miles |

Complimentary Singapore Airlines Business Class Upgrade to First Class

To qualify for this offer, the American Express Singapore Airlines Solitaire PPS Credit Card Member must charge S$50,000 or more to their Card on eligible Singapore Airlines ticket purchases* made directly online on singaporeair.com or the SingaporeAir mobile app, between 1 July 2023 and 30 June 2024 (both days inclusive) (a "Qualifying Period").

To qualify for this offer after this initial Qualifying Period, the American Express Singapore Airlines Solitaire PPS Credit Card Member must charge S$50,000 or more to their Card on eligible Singapore Airlines ticket purchases* made directly online on singaporeair.com or the SingaporeAir mobile app, between 1 July (of the current year) to 30 June (of the immediately following year) (each, also a "Qualifying Period"). Eligible ticket purchases* are for travel originating from Singapore only and must be purchased in Singapore Dollars.

**excludes ticket purchases via Pay Small.*

Such qualifying Card Members will receive a once-off upgrade from Business Class to Suites/First Class only. Each Card Member is only entitled to enjoy this offer once per Qualifying Period.

Each voucher is valid for a one-sector upgrade for one person, from Business Class to Suites/First Class only. It cannot be used for an upgrade to either Premium Economy or Business Class. E.g. On a SIN- LON-SIN Business Class itinerary, the upgrade voucher can only be used for an upgrade into Suites/First Class on one sector, either SIN-LON one way or LON-SIN one way.

The voucher can only be used if the original commercial ticket is booked in J, C, U or Z booking classes in Business Class. The upgrade voucher cannot be used if the original ticket is a redemption, staff or an industry discounted ticket. The voucher can only be used for upgrades on flights operated and marketed by Singapore Airlines. This excludes codeshare flights marketed by Singapore Airlines, and

operated by codeshare partners, as well as codeshare flights marketed by codeshare partners, and operated by Singapore Airlines.

The voucher can be used to book an upgrade into Singapore Airlines Suites/First Class, subject to seat availability, at least 48 hours before travel commences. These bookings can only be made through KrisFlyer Membership Services hotline (+65 6223 8888). The voucher cannot be used at SIA Ticket Offices, airport or at www.singaporeair.com.

The Card Member can use the upgrade voucher for their own travel, or for their registered redemption nominees. The voucher cannot be used in conjunction with a redemption ticket or in conjunction with a redemption upgrade.

Each voucher is valid for 12 months from the date that the Card Member qualifies for this benefit. The redemption validity is tied to both the flight date and the date of usage of the upgrade voucher. The flight date must be within the validity of the upgrade voucher and redeemed before the voucher expires.

Any change is strictly not permitted for bookings made under this promotion. Cancellation is also not permitted for partially used tickets. If there is a last minute aircraft change where the Suites/First Class cabin class is no longer available, please contact KrisFlyer Membership Services hotline (+65 6789 8188) for assistance.

Members will receive the KrisFlyer miles, Elite miles and PPS Value as per their original booked class of travel (i.e. Business Class). KrisFlyer and Singapore Airlines terms and conditions apply. Singapore Airlines reserves the right to change the eligible destinations, flight numbers and travel dates, without prior notice. Singapore Airlines reserves the right to vary these terms and conditions or terminate this benefit without prior notice at their own sole discretion.

**Platinum Lifestyle Benefits**

Platinum Golf

Please refer to go.amex/golfcc for the full set of Platinum Golf Terms and Conditions.

Optional Asia Pacific Annual Multi-Trip My Travel Insurance Essential Plan

Offered at an introductory price of S$188 for new American Express Singapore Airlines Card Members, My Travel Insurance is an optional comprehensive annual multi-trip travel insurance product underwritten by Chubb Insurance Singapore Limited (Chubb) and promoted by American Express International Inc. to deliver quality products to our Card Members. The American Express Singapore Airlines Credit Card you have applied for includes complimentary travel inconvenience and travel accident benefits. My Travel Insurance provides comprehensive travel insurance coverage including COVID-19 cover, post journey medical expenses, loss of frequent flyer points cover and many more. This Policy covers journeys to and from all countries within Asia Pacific, including Hong Kong, South Korea and Australia. Learn more about My Travel Insurance at https://www.americanexpress.com/en-sg/insurance/my-protection/api/storage/files/614bdef5bc8be7243d62ecaf

My Travel Insurance is underwritten by Chubb Insurance Singapore Limited ("Chubb") and distributed by American Express ("AMEX"). It is not an obligation of, deposit in or guaranteed by AMEX. This is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy wordings which can be viewed online prior to purchase. You are responsible for ensuring that any insurance product you have applied for is suitable for you.

Policy Owners' Protection Scheme

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Chubb or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

This is only product information provided by us and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy. Please consider your objectives, financial situation or needs to decide if the product is appropriate for you. The above disclaimer applies to this entire marketing webpage. American Express International, Inc., identifies insurance and products that may be of interest to some of its customers. In this role, we do not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider, as permitted by law. We want you to be aware that we receive commissions from providers and commissions may vary by provider and product. Also, in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangement we have with certain providers, including the potential to reinsure the products, may also influence what products we identify. We do not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

Travel Inconvenience and Travel Accident Coverage

Travel Inconvenience and Travel Accident is underwritten by Chubb Insurance Singapore Limited (formerly known as ACE Insurance Limited). To enjoy free Travel Inconvenience & Travel Accident Benefits of up to S $1 million, Card Member(s) must charge the entire fare to your American Express Singapore Airlines Solitaire PPS Credit Card. Other terms and conditions apply.

Please refer to www.americanexpress.com/content/dam/amex/sg/pdfs/krisflyer/sol-insurance.pdf for the full set of Travel Insurance Terms and Conditions.

View FAQs for travel insurance coverage in relation to Covid-19.

Exclusive Hertz privileges worldwide

Please visit www.hertz.com/AmexBenefits for full listing of Terms and Conditions.

Up to 15% savings on Singapore Airlines premium classes

Take flight with special fares of up to 15% savings on selected destinations on Singapore Airlines First Class, Business Class, and Premium Economy Class.

To enjoy this offer, Card Members must book the ticket(s) on American Express Travel Online with their American Express Singapore Airlines Solitaire PPS Credit Card, from now to 31 March 2024 at https://travel.americanexpress.com.sg/apps/shopping/#/search/air. Discounted prices are reflected in ticket prices upon logging in.

# Terms and Conditions

# The American Express® Singapore Airlines Solitaire PPS Credit Card Terms and Conditions

**IMPORTANT** Please read these Terms and Conditions thoroughly. If you keep or use the American Express Singapore Airlines Solitaire PPS Credit Card, you will be agreeing to these Terms and Conditions and they will govern your use of the Credit Card. If you do not wish to accept these Terms and Conditions, please cut the Credit Card in half and return the pieces to us as soon as possible.

**1. DEFINITIONS** In these Terms and Conditions, the following words shall have the respective meanings set out hereunder unless the context otherwise requires:-

"Account" means any Account maintained by us under these Terms and Conditions.

"Available Credit Limit" means the Credit Limit less previous balance less all new charges.

"Basic Credit Card Member" means the individual in whose name the American Express Singapore Airlines Solitaire PPS Credit Card Account is maintained.

"Cash Advances" means any cash advance obtained by use of a Credit Card, PIN or otherwise authorised by you for debit to the Account.

"Charge" means a transaction made or charged with the Credit Card, whether or not a Record of Charge form is signed, and also includes Cash Advances, Express Cash transactions, Balance Transfers, fees, interests, taxes and all other amounts you have agreed to pay us or have agreed to be liable for under these Terms and Conditions.

"Closing Balance" means the total sum of the Basic Credit Card Member's and Supplementary Credit Card Member's (if any) liabilities according to our records on the date of issue of the statement.

"Credit Card" means the American Express Singapore Airlines Solitaire PPS Basic Credit Card and the American Express Singapore Airlines Solitaire PPS Supplementary Credit Card or either of them (where applicable).

"Establishment" means a person, company, firm, proprietorship, partnership, business or organisation which accepts the American Express Singapore Airlines Solitaire PPS Credit Card in payment for goods and/or services.

"GST" means Goods and Services Tax in Singapore.

"Payment Due Date" means the date specified in the statement for payment of the Closing Balance or any part thereof (including the minimum payment).

"PIN" means the personal identification number given by us or chosen by you for use with the Credit Card.

"Supplementary Credit Card Member" means an individual other than the American Express Singapore Airlines Solitaire PPS Basic Credit Card Member to whom a Credit Card is issued and whose Charges are chargeable to the Basic Credit Card Member's Credit Card Account.

"Terms and Conditions" means the Terms and Conditions set out herein and by which the use of the Credit Cards shall be governed and shall include all modifications and supplementals thereto from time to time.

"We", "our", "us", "Amex" and "American Express" mean American Express International Inc., "You" and "Your" means the American Express Singapore Airlines Solitaire PPS Basic Credit Card Member or where appropriate, the Supplementary Credit Card Member(s).

The headings in these Terms and Conditions are for convenience only and shall not affect the interpretation of the provisions in these Terms and Conditions.

Unless the context otherwise requires or permits, references to the singular number shall include references to the plural number and vice versa and references to natural persons shall include bodies corporate.

**2. USE OF THE CREDIT CARD** You must (i) sign the Credit Card issued to you in ink as soon as you receive it and before you use it; (ii) keep any PIN secret and separate from the Credit Card; (iii) only use the Credit Card within the validity dates shown on its face; (iv) not give the Credit Card or your Account number to others or allow them to use it for Charges, identification or any other purpose. If you do so, you will be liable for all Charges incurred on the Credit Card as a result; (v) not return any goods, tickets or services obtained with the Credit Card for a cash refund, but you may return them to an Establishment for credit to your Account, if that Establishment agrees or is obliged to do so; (vi) not obtain credit to your Account for any reason other than as a refund for goods or services previously purchased with the Credit Card; (vii) not use the Credit Card if a petition for your bankruptcy has been filed, unless the petition is withdrawn, or if you do not honestly expect to be able to make the minimum required repayment in full on receipt of your monthly statement; (viii) not use the Credit Card for any unlawful purchase.

**3. LIABILITY** If you are the Basic Credit Card Member, you are liable to us for all Charges on the Basic Credit Card and any Supplementary Credit Card(s) issued at your request; and you agree that all these Credit Card(s) will be used in a manner consistent with these Terms and Conditions. If you are a Supplementary Credit Card Member, you agree to use each Supplementary Credit Card bearing your name in a manner consistent with these Terms and Conditions and you

will be jointly and severally liable with the Basic Credit Card Member for all Charges made in connection with the Supplementary Credit Card. All communication sent or given to the Basic Credit Card Member or the Supplementary Credit Card Member is deemed to be sent or given to both. We have the right to appropriate all payments made by you in the manner we deem fit, notwithstanding any instructions given to us at the time of such payment. In the event that we receive contradicting instructions from the Basic Credit Card Member and the Supplementary Credit Card Member(s), we may, in the exercise of our discretion, then only act on the instructions of the Basic Credit Card Member.

**4. CREDIT LIMIT** We will determine your Credit Limit in respect of each Account. We may revise any of your Credit Limit(s) without prior notice. Your Credit Limit will also be shown on your monthly statement together with the amount of available credit at the statement closing date. You must not exceed the Credit Limit. Your Credit Limit will be cancelled if your Account is cancelled. If you fail to settle the minimum payment due on or before the payment due date, American Express reserves the right to revise the Credit Limit. You will not be entitled to interest on credit balances on your Account. If you have more than one Card issued by American Express, the Credit Limit is a combined Credit Limit for all the Card Accounts and the total indebtedness on the Card Accounts must not exceed the Credit Limit. If your total indebtedness exceeds the Credit Limit, you must make immediate payment of any excess above the Credit Limit.

**5. EXPRESS CASH** If you wish to obtain Cash Advances with the Credit Card, you may apply for enrolment in the Express Cash facility. To do so you must complete and submit an enrolment form. We may decline your application at our discretion. If we accept your application, we will then send you a PIN. You will not be able to obtain Cash Advances with the Credit Card unless you have that PIN. You may access up to 100% of your Credit Limit by way of Cash Advances, subject to your available Credit Limit and such terms and conditions applicable to Express Cash transactions. We may vary that percentage from time to time. The applicable interest rate, handling charges, transaction charges and other terms and conditions for Express Cash transactions will be communicated to you.

**6. ANNUAL FEE** Annual fees are payable for use of the Basic Credit Card and each Supplementary Credit Card at such rates as we communicate to you from time to time. Any fee reductions or waivers which may be offered by us from time to time may be withdrawn or restricted by us at any time.

**7. GST** You shall be solely responsible for any GST, including any tax of a similar nature that may be substituted for it or levied in addition to it chargeable by law on any payment we are required by law to collect and pay in respect of such GST.

**8. INTEREST** (i) You must pay interest on each Charge at the annual percentage rate shown on your statement from the date it is debited to your Account until it is fully repaid, except where an interest free period applies under (ii) below. (ii) Interest is not payable on a Charge (other than a Cash Advance or Balance Transfer) if – you paid the full Closing Balance on your previous monthly statement by the minimum payment due date; and – you also pay the full Closing Balance on your current monthly statement by the minimum payment due date. (iii) Interest, if payable, is calculated by multiplying – the daily balance of Charges on which interest is payable; by the daily percentage rate (annual percentage rate divided by 360); and then – adding up the daily interest charges for the applicable period. (iv) Interest, if payable, is debited to your Account on the last date of each statement period and is shown on your statement.

**9. VARIATION OF INTERESTS, FEES AND CHARGES** We are entitled, in our absolute discretion, to vary or determine at any time and from time to time the amounts, rates, types and/or basis of calculation of all interests, fees and charges payable by you herein without giving any reason. Any changes of interests, fees and charges may be contained in the statement and shall be effective from such date as we may specify. We may debit to your Account and/or request that you pay the same on demand as we deem fit.

**10. MONTHLY STATEMENT** We will send you a statement once a month for each billing period during which there is any activity or a balance outstanding on your Account. The statement will identify Purchases, Cash Advances, Balance Transfer transactions, fees and all other Charges, payments and credits to your Account during the billing period. The statement will also disclose to you the interest charge, statement date, opening balance, new Charges, credits, Closing Balance, Credit Limit, available Credit Limit at statement date, Payment Due Date and minimum payment. The time between successive monthly statements will vary depending upon the number of business days in the month. You agree to notify us in writing of any omission from or error on the statement within 22 days of the date of the statement. If you do not do so, the statement shall be conclusive and binding on you.

**11. MINIMUM PAYMENT** (i) The monthly statement will show the minimum payment you need to pay us which will be 3% of the outstanding balance plus the total sum of any overdue minimum payment and late payment charges, and any amount exceeding your Credit Limit, or S$50 whichever is greater (ii) The minimum payment is due and payable by you to us on or before the Payment Due Date. Payment takes place only when we receive it and credit it to your Account - not when you send it. (iii) You will be required to pay us immediately if your Account is overdue or you exceed your Credit Limit. The amount you must pay will be notified on your statement. (iv) You may pay more than the minimum amount due, pay us before the Payment Due Date, pay us more than once during the billing period or pay the balance outstanding on your Account at any time. (v) You must always pay us in Singapore Dollars via the payment methods notified by us to you. You may also authorise your financial institution to debit directly from your account with them the total amount of the minimum payment due in the monthly statement ("Direct Debit"). If you select Direct Debit, we will advise you of the terms and conditions governing its operation. (vi) If we decide to accept payment in another currency, we shall convert your

payment to Singapore Dollars at our rate and credit it to your Account. (vii) If we receive a draft or other payment instrument from or for you that is not honoured in full, you agree to pay us the dishonoured amount plus any reasonable collection costs and legal fees we incur. If you pay us through Direct Debit and our debit to your account with a financial institution is not honoured in full, you agree to pay us the dishonoured amount plus any reasonable collection costs and legal fees incurred by us. We may charge a handling fee for any dishonoured payment order.

**12. LATE PAYMENT CHARGE** If we do not receive payment of the minimum payment due shown on the monthly statement by the Payment Due Date, we reserve the right to impose a late payment charge of S$100 per month or any other rate as may be determined by us from time to time.

**13. SUSPENSION/TERMINATION** (i) BY YOU: You can terminate this Agreement at any time by giving us written notice and returning to us all Credit Cards issued for use on the Account. Termination will only be effective when we receive all such Credit Cards and payment of all amounts outstanding in respect of the Account. You can cancel the use of a Credit Card by Supplementary Credit Card Member by notifying us in writing but you will remain liable for all Charges incurred by the Supplementary Credit Card Member. (ii) BY US: We can suspend the use of any Credit Card or terminate this Agreement at any time without having to give any reason or notice. Where we terminate the Agreement all monies outstanding on the Account (including Charges or Cash Advances not yet debited) will become due and payable immediately and you shall pay default interest thereon at the annual percentage rate shown on your statement or at such other rate as may be determined by us from time to time, from the date of termination until full payment. We may inform Establishments of cancelled Credit Cards. If the Credit Card is cancelled you must cut it in half and return both halves to us at once. You must hand it over to any Establishment that so requests or to any third party nominated by us. You agree not to use the Credit Card after it has been cancelled.

**14. AUTHORISATION** Certain Charges may need to be authorised by us before they will be accepted by an Establishment. We have the right to refuse authorisation for any Charge, Cash Advance or Balance Transfer transactions without cause or prior notice notwithstanding that the Credit Limit has not been exceeded and we shall not be liable to you or anyone else for any loss or damage resulting from such refusal. When we give an Establishment permission to charge your Account, we assume the transaction will take place and therefore reduce the Credit Limit on your Account by the sum authorised.

**15. FOREIGN EXCHANGE CHARGES** If we receive a transaction or refund for processing in a currency other than Singapore Dollars ("Foreign Charge"), our currency conversion affiliate, AE Exposure Management Limited ("AEEML") will convert it into US Dollars first (unless it was submitted to us in US Dollars) and convert it from US Dollars into Singapore Dollars. The conversion will take place on the date the Foreign Charge is processed by American Express, which may not be the same date on which the Foreign Charge was made as it depends on when the Foreign Charge was submitted to American Express. Exchange rate fluctuations can be significant.

The exchange rate AEEML uses, which is called the "American Express Exchange Rate", will be:

- the rate required by applicable law or used as a matter of local custom or convention in the territory where the transaction or refund is made (in which case AEEML will look to be consistent with that custom or convention), or where this doesn't apply;
- based on interbank rates selected from customary industry sources on the business day prior to the processing date.

We will increase the Foreign Charge by a single conversion commission of 2.95%.

The American Express Exchange Rate is set each day from Monday to Friday including public holidays except for Christmas Day and New Year's Day.

You acknowledge that any refund of a Foreign Charge may be different to the Foreign Charge amount originally processed on your Card Account. The difference is generally because:

a) the refund and Foreign Charge may be processed on different days with different rates;
b) the refund may be only a partial refund for the Foreign Charge; or
c) where third parties convert charges in foreign currency, those third parties may treat refunds differently to the original foreign currency charge.

When making a transaction in foreign currency, you may be given the option to allow a third party (for example, the retailer) to convert the transaction into Singapore Dollars before submitting it to us. If you decide to do this, then that third party will determine the exchange rate and any commission or fees payable for the currency conversion and submit that transaction to us in Singapore Dollars, meaning we will not convert the transaction or apply a currency conversion fee. It is your decision whether to use such third party currency conversion or not and in such cases, you should check the fees and charges before completing the transaction to ensure that you do not pay more than necessary.

**16. DISCLOSURE OF INSURANCE ARRANGEMENTS** We identify insurance providers and products that may be of interest to some of our customers. In this role we do not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider, as permitted by law. We want you to be aware that we receive commissions from providers and commissions may vary by provider and product. Also, in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangements we have with certain providers, including the potential to reinsure products, may also influence what products we identify. We do not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

**17. LOST, STOLEN OR MISUSED CREDIT CARDS** You agree to notify us, by telephone or otherwise, immediately if the Credit Card is lost, stolen, mutilated, not received when due or if you suspect that the Credit Card is being used without your permission. You shall be liable for any unauthorised use of the Credit Card to the extent permitted by law. You shall not be liable for any unauthorised Charges made after you have given notice to us, and your liability for unauthorised Charges effected before such notice shall be limited to S$100 or the equivalent thereof provided that you have acted in good faith and with reasonable care and diligence in safeguarding the Credit Card and in promptly notifying us. We may also require you to lodge a police report and furnish us with a copy thereof. The retrieval of the original Credit Card must immediately be reported to us and it must be cut in half and the pieces returned to us.

**18. CHANGE OF PARTICULARS** You must notify us immediately of any change(s) in your name, address and contact numbers.

**19. BILLING ERRORS OR ENQUIRIES/PROBLEMS WITH GOODS OR PURCHASES** If you have a problem with your monthly statement, please contact us at once and we will take reasonable steps to assist you by providing such information as may be necessary in relation to Charges charged to your Account. We may charge a reasonable administrative fee for statement reprints or duplicate Record of Charge forms. If an Establishment issues a credit slip in respect of a Charge, we will, upon receipt, credit the amount shown on that credit slip to the Credit Card Account.

No dispute with or claim against an Establishment shall entitle you to any right of set-off or counterclaim against us. We shall not be liable to you for goods or services supplied by any Establishment, or the quality or performance of any goods or services, charged with the Credit Card or if an Establishment refuses to accept the Credit Card. You must raise any claim or dispute directly with the Establishment concerned and, subject to any law to the contrary, you are not entitled to withhold payment from us because of such claim or dispute.

**20. RENEWAL/REPLACEMENT CARDS The Credit Card** will be valid until the expiration date printed on the face of the Credit Card. It is understood that you are requesting us to issue to you a renewal or replacement Credit Card before the current Credit Card expires. If you are the Basic Credit Card Member, you are also requesting us to issue to any Supplementary Credit Card Member(s) renewal or replacement Supplementary Credit Card(s) before the current Supplementary Credit Card(s) expire. We will bill renewal fees for the Account annually. We will continue to issue renewal or replacement Credit Cards and Supplementary Credit Card(s) unless any of the events in Clause 14 above occurs. We retain the right to suspend dispatch of renewal or replacement Credit Cards at our discretion.

**21. EXCHANGE CONTROLS AND TAX** You must comply with any and all applicable exchange control and tax laws and regulations affected by the use of the Credit Card, and you agree to indemnify us against any consequences of your failure to comply with these laws and regulations.

**22. DATA PROTECTION AND USE OF PERSONAL DATA**

**22.1 Disclosure of Personal Information**

You agree that any information provided in the application form, at our request or otherwise collected, including information relating to your Supplementary Card Members, during the operation of your Account ("Personal Information") and any data derived from your Personal Information may be disclosed to: (i) companies within the worldwide American Express group of companies ("Amex Group companies"); (ii) third parties who process transactions submitted by merchants on the American Express network where you use the Card worldwide; (iii) processors and suppliers we or Amex Group companies may engage; (iv) the providers of services and benefits associated with your Account; (v) consumer credit bureaus, collection agencies and lawyers; (vi) parties who accept the Card in payment for goods and/or services purchased by you; (vii) parties who distribute the card; (viii) Singapore Airlines Limited, the co-branded partner of Amex set out in the Terms and Conditions governing use of your Account; (ix) banks, financial institutions, government agencies, statutory boards or authorities in Singapore or elsewhere; (x) anyone to whom we may transfer contractual rights; and (xi) any other party approved by you or to whom you have given your consent or to whom we consider it in our interests to make such disclosure.

**22.2 Use of Information**

We may use your Personal Information, including in aggregated form or combined with other information for any of the following purposes: (i) Delivering our products and services to you, and for the avoidance of doubt, this includes the management and operation of your Account and delivery of products, services and benefits by Singapore Airlines Limited associated with your Account including but not limited to the award of KrisFlyer miles to your KrisFlyer account; (ii) Improving our products and services and to conduct research and analysis; (iii) For marketing purposes where you have provided your consent to us for the same, and with such consent, we (including our affiliates and related corporations and their employees and agents) and our third party service providers may be sending and providing you with marketing information and/or documents relating to products, services and/or events that we or third party organizations we collaborate with, may be selling, marketing, offering, organizing, involved in or promoting, whether existing now or created in the future; (iv) Managing risks relating to our business, including credit risk, fraud risk and operational risk.

Your data may also be used for other purposes for which you give your specific permission, or when required by law, or where permitted under the terms of the Personal Data Protection Act 2012.

In particular, you agree that your Personal Information (which includes your identity, information provided during application and your transaction pattern data (your spend and purchase frequency patterns may be included in such data)) may be used by Singapore Airlines Limited for the purposes of performing data analytics, market research and marketing. However, we are

not responsible for any marketing performed by Singapore Airlines Limited, including obtaining your consent for Singapore Airlines Limited to send marketing offers to you. If you wish to withdraw your consent to your Personal Information being disclosed to and used by Singapore Airlines Limited for the purposes described in this sub-paragraph, please make such request in writing to the Data Privacy Officer at the address set out in paragraph 22.10.

**22.3 Supplementary Card Members**
Where we have been asked to issue a Supplementary Card: (i) you consent to us disclosing to the Supplementary Card Member details about the status of your Account including details of transactions, the outstanding balance and details of any overdue payments; (ii) you consent to the Supplementary Card Member providing us with Personal Information about you for additional identity authentication purposes, to register for on-line services and to access enhanced and new services; and (iii) Supplementary Card Members will not be permitted to change any of your Personal Information without your express consent.

**22.4 Third Party Consents**
Where you provide us with information relating to a third party (including Supplementary Card Members), or where you purchase goods and/or services on behalf of a third party, you confirm and warrant that you have informed and obtained consent, if necessary, of that third party to the processing of his or her information by American Express (and where relevant, other parties) in accordance with this paragraph 22. In respect of Supplementary Card Members, this may include the use of his or her details for marketing purposes or disclosure for the purposes set out in detail in the Consumer Credit Bureau section below.

**22.5 Marketing**
Where you have given consent to receive marketing offers from us, we (including our affiliates and related corporations and their employees and agents) and our third party service providers may be sending and providing you with marketing information and/or documents relating to products, services and/or events that we or third party organizations we collaborate with, may be selling, marketing, offering, organizing, involved in or promoting, whether existing now or created in the future, by (a) telephone/voice calls and by SMS (text messages); and (b) postal mail and e-mail; and (c) way of the internet or using other electronic means. You agree that your consent, if given, will remain in place until you withdraw it.

If you subsequently wish to withdraw your consent previously provided to us to send you marketing information or documents, you may do so by going to americanexpress.com.sg/mychoice to update your privacy preferences at any time. We will also, from time to time, contact you to ensure that the information we hold about your marketing preferences is up to date.

**22.6 Consumer Credit Bureau**
We will exchange your Personal Information with consumer credit bureaus and carry out credit checks and other assessments. We may inform the bureaus of the current balance on your Account and we may tell them if you do not make payments when due. They will record this information and may share this with other organisations in accordance with their legal powers and obligations.

**22.7 Electronic or Telephone Communication**
If you contact us by any electronic means, we may record the telephone number or internet protocol address, associated with that means of contacting us at the time. We may also monitor and/or record telephone calls between us to assure the quality of our customer service.

**22.8 International Transfer of Data**
Your Personal Information may be processed, accessed or disclosed (in accordance with this paragraph 22) in countries outside Singapore when you travel or make foreign purchases and for the purpose of administering your Account. In such cases, we will take appropriate steps to ensure the same level of protection for your information in other countries outside Singapore.

**22.9 Retention of Information**
We keep Personal Information for the purposes described in this paragraph 22 for as long as is appropriate to fulfill our legal obligations in accordance with applicable law.

**22.10 Access and Correction**
You are entitled at any time to request access to information held by us about you or your Account and to update and correct such information. You agree that Amex may impose a modest charge to cover the costs of complying with such requests. Please make such requests in writing to the Data Privacy Officer, American Express International Inc.,
1 Marina Boulevard, #22-00 One Marina Boulevard, Singapore 018989.

**23. INSTALMENT GOODS AND SERVICES** If you use the Credit Card to buy goods or services, such as insurance, requiring recurring or instalment payments, you authorise us to pay such instalments for you when due and you agree to pay us for the same when we bill you. You must tell us in writing if you no longer wish us to pay premiums or instalments for you. If your Credit Card Account or the Credit Card is suspended or cancelled we will stop paying premiums or instalments for you.

**24. OUR PROPERTY** Although for your use, all Credit Cards remain our property at all times. This means you must return the Credit Card to us if we should so request. The revocation, repossession or request for the return of the Credit Card is not, and shall not constitute any reflection on your character or creditworthiness and we shall not be liable in any way for any statement made by any person requesting the return or surrender of the Credit Card.

**25. OUR LIABILITY** We are not liable in any way to you for any inconvenience, embarrassment, loss, damage (including but not limiting to consequential loss or special damage), cost or expense of any nature suffered or incurred by you or by any other person in respect of or in connection with the Credit Card and/or this Agreement. We are also not liable if we are unable

to perform our obligations under this Agreement due directly or indirectly to the malfunction or failure of any machine or communication system or transmission link or any automated teller machine, defect or damage of the Credit Card, industrial dispute, war, Act of God or anything beyond our control or the control of our servants or agents. If we are unable to produce or send a statement to you for any reason whatsoever, we are not liable to you in any way and your liabilities and obligations under this Agreement will not be prejudiced and will continue to accrue.

**26. CHANGING, AMENDING AND ADDING TO THESE TERMS AND CONDITIONS** We have the right to change or amend these Terms and Conditions or add new Terms and Conditions at any time. Any such changes or amendments or additions will become effective and binding on you upon notification to you by any means as we deem fit. If you do not accept any such changes or amendments or additions to these Terms and Conditions, you may cancel the Credit Card by cutting it in half and returning both halves to us. You will still be liable for all Charges incurred and all other obligations under these Terms and Conditions until the Account is repaid in full.

**27. NOTICES** We shall be entitled to send any notice to you by electronic mail, short message service ("SMS"), facsimile transmission, personal delivery or ordinary post to your address last known to us. Any notice as sent by us shall be deemed to be received by you (if sent by facsimile transmission or personal delivery) on the day of despatch or (if sent by electronic mail or SMS) when left at the last email address or telephone number known to us, or 1 day immediately after the date of posting if sent by ordinary post addressed to your last known address.

**28. NO WAIVER OF OUR RIGHTS** No forbearance, delay or failure on our part to exercise any power or right under any of these Terms and Conditions shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.

**29. ASSIGNMENT** We may assign any of our rights under these Terms and Conditions or the Accounts at any time without your consent to our parent, a subsidiary, a related company or an associate company in Singapore or elsewhere.

**30. GOVERNING LAW** (a) These Terms and Conditions are governed by Singapore law. All Credit Card Members submit themselves to the non-exclusive jurisdiction of the courts of Singapore. (b) We may serve any legal or court document including any writ, statutory demand, bankruptcy application or any legal, enforcement or bankruptcy process in respect of any claim, action or proceeding by leaving it at, or sending it by ordinary post to your last known address, or sending it electronically to your last known email address or via any mobile phone or devices or other messaging services. These documents and/or messages would then be deemed to have been properly served on you on the date of delivery if it is delivered by hand, or on the date immediately after the date of posting if it is sent by post (notwithstanding that it may be returned to us undelivered) or on the date of sending if it is sent electronically or digitally. Service of legal process in the aforesaid manner shall be deemed to be good and effective service of such legal process on you even if the documents including electronic mails and/or messages are not received by you or subsequently returned undelivered. Nothing in this clause shall affect our right to serve any legal or court document in any other manner permitted by law.

**31. RIGHTS OF THIRD PARTIES** Except by a person who is our assignee pursuant to Clause 30 above, a person who is not a party to this Agreement shall not enforce any of these Terms and Conditions under the Contracts (Rights of Third Parties) Act 2001.

**32. INDEMNITY** You must indemnify and keep us fully indemnified against all claims, demands, actions and proceedings which may be made against us and in respect of any and all damages, liabilities, losses, costs and expenses (including legal costs on a full indemnity basis) which may be incurred, sustained or suffered by us, directly or indirectly, due to the use or misuse of the Credit Card(s), negligence, misconduct or breach of any of these Terms and Conditions on your part and/or any other act, thing or matter arising out of or in connection with this Agreement.

**33. OTHER TERMS AND CONDITIONS** The use of any Credit Card is also subject to other Terms and Conditions governing the use of other facilities or benefits which may from time to time be made available.

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**American Express International Inc.** (UEN S68FC1878J)
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# Important Information on your American Express® Card

## 1. Cardmember Agreement

The Cardmember Agreement for this Card (as may be amended, substituted or supplemented by us from time to time) shall govern the use of your Card Account. A copy of the prevailing Cardmember Agreement is made available on the American Express website. In the event of any inconsistency between the information in this leaflet and the Cardmember Agreement, the Cardmember Agreement shall prevail.

## 2. Finance Charges for Purchases

If payment of the closing balance in your statement is not made in full by the relevant payment due date, a finance charge at the applicable interest rate of 26.90% p.a. (subject to compounding) will be levied from each transaction date on all charges in the statement and all new charges posted after the statement date. Please refer to Cardmember Agreement for the basis of interest computation.

## 3. Annual Membership Fees (inclusive of GST)

| TYPE OF CARD | BASIC | SUPPLEMENTARY |
|---|---|---|
| American Express® Singapore Airlines Solitaire PPS Credit Card | S$556.20 | S$81.00 each |

## 4. Retrieval Fee for Documents

A retrieval fee of S$10 will apply for retrieval of your statement of Account and S$5 for retrieval of your record of charge.

## 5. Service Charge for Returned GIRO

An administrative fee of S$50 will be charged for any returned GIRO arrangement.

## 6. KrisFlyer Miles Accrual

Except for promotional offers, bonus programmes and Affinity Cards with certain professional associations, every Card Member enrolled in the Programme will accrue KrisFlyer miles in the Programme Account on goods and services, charged and billed on the Card Account and Linked Accounts (if any).

KrisFlyer miles will not be accrued for non-eligible purchases or transactions. Please visit go.amex/sgexclusions for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.

# USEFUL INFORMATION

## 1. Credit Card Interest Rate Policy

This is American Express' policy about how we adjust Credit Card interest rates based on your payment history. Under this policy, in the event we do not receive from you the minimum payment amount due on your statement of account by the relevant payment due date, you will be in default.

If you have three or more defaults in the last 12 months, we may adjust the interest rate applicable to your Card Account from 26.90% p.a. to 29.99% p.a. (subject to compounding).

This higher interest rate will be in effect for 12 consecutive months. During this period, if you maintain a good credit record and your Card Account is not cancelled or terminated, your interest rate may be reinstated to our prevailing base interest rate.

## 2. Repayment Grace Period

The repayment grace period is 22 days from the date of the Statement of Account.

## 3. Express Cash Charges

A handling fee of 5% of your withdrawal amount will apply for each withdrawal amount. Financial charges at 26.90% p.a. will be charged upon the withdrawal date until the withdrawal amount and the relevant fees are paid in full.

## 4. Minimum Monthly Payment

The minimum payment amount due on a statement of Account is 3% of the outstanding balance plus the total sum of any overdue

minimum payment and late payment charges, and any amount exceeding your Credit limit, or S$50, whichever is greater.

## 5. Late Payment Charges

A late payment fee of S$100 per month will be charged if the minimum payment is not received by the due date.

## 6. Lost/Stolen Card Liability

Please notify us immediately on the loss of your American Express Card. You shall not be liable for any unauthorised charges made after you have given due notification to us, provided that neither you nor any Supplementary Card Member contributed to, or was involved in or benefited from the loss, theft or misuse of the Card. Your liability for unauthorised Charges effected before such notice shall be limited to S$100.

## 7. Foreign Exchange Charges

If we receive a transaction or refund for processing in a currency other than Singapore Dollars ("Foreign Charge"), our currency conversion affiliate, AE Exposure Management Limited ("AEEML") will convert it into US Dollars first (unless it was submitted to us in US Dollars) and convert it from US Dollars into Singapore Dollars. The conversion will take place on the date the Foreign Charge is processed by American Express, which may not be the same date on which the Foreign Charge was made as it depends on when the Foreign Charge was submitted to American Express. Exchange rate fluctuations can be significant.

The exchange rate AEEML uses, which is called the "American Express Exchange Rate", will be:

- the rate required by applicable law or used as a matter of local custom or convention in the territory where the transaction or refund is made (in which case AEEML will look to be consistent with that custom or convention), or where this doesn't apply;
- based on interbank rates selected from customary industry sources on the business day prior to the processing date.

We will increase the Foreign Charge by a single conversion commission of 2.95%.

The American Express Exchange Rate is set each day from Monday to Friday including public holidays except for Christmas Day and New Year's Day.

You acknowledge that any refund of a Foreign Charge may be different to the Foreign Charge amount originally processed on your Card Account. The difference is generally because:

a) the refund and Foreign Charge may be processed on different days with different rates;

b) the refund may be only a partial refund for the Foreign Charge; or

c) where third parties convert charges in foreign currency, those third parties may treat refunds differently to the original foreign currency charge.

When making a transaction in foreign currency, you may be given the option to allow a third party (for example, the retailer) to convert the transaction into Singapore Dollars before submitting it to us. If you decide to do this, then that third party will determine the exchange rate and any commission or fees payable for the currency conversion and submit that transaction to us in Singapore Dollars, meaning we will not convert the transaction or apply a currency conversion fee. It is your decision whether to use such third party currency conversion or not and in such cases, you should check the fees and charges before completing the transaction to ensure that you do not pay more than necessary.

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# Product Highlight Sheet

| | |
|---|---|
| **Product name** | The American Express® Singapore Airlines Solitaire PPS Credit Card |
| **Interest-free period** | 22 days from statement date if bills are paid in full |
| **Interest on purchases (where applicable)** | 26.90% p.a. compounded if payment of the closing balance in your statements is not made in full; or 29.99% p.a. in the event that your account has three or more defaults[1] in the last 12 months |
| **Interest on cash advances** | 26.90% p.a. compounded daily from date of withdrawal until the withdrawal amount and the relevant fees are paid in full |
| **Minimum monthly payment** | 3% or S$50, whichever is higher |
| **Late payment charges** | S$100 if minimum monthly payment is not made by due date |
| **Annual Membership fee** | S$556.20 (inclusive of GST) |
| **Cash advance fee** | Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount |
| **Fees for foreign currency transactions** | 2.95% |
| **Dynamic currency conversion fee** | N.A. |
| **Lost / stolen card liability** | S$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL https://www.abs.org.sg/docs/library/creditcard_english.pdf) |

There may be circumstances in which you have to pay other fees. For detailed Card Member Agreement and full Terms and Conditions, please visit go.amex/solitaireterms.

Note:
1. You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.

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**American Express International Inc.** (UEN S68FC1878J)
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