



Terms & Conditions for The American Express® True Cashback Card Sign Up Promotion – S\$150 eCapitaVoucher for New American Express® Card Members

Promotion

1. The American Express True Cashback Card Sign Up Promotion (the “Promotion”) is valid from 6 April 2026 to 31 May 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 True Cashback Card with American Express within the Promotion Period and receive approval by 31 May 2026 (date inclusive).
 - 2.4 Submit Card application through the following link:
<https://www.americanexpress.com/en-sg/campaigns/truecashbackcard/index.html>
 - 2.5 You have not already submitted an application for a basic American Express True Cashback Card under other promotion(s).

Mechanics

3. If you fulfil the following criteria which includes spending S\$1,500 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 Option	Criteria
S\$150 eCapitaVoucher	Spend S\$1,500 within the Qualifying Spend Period (the “Qualifying Spend”)

4. Spend made by Supplementary Card Member(s) will count towards the S\$1,500 Qualifying Spend.
5. Upon meeting the Qualifying Spend, 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 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; and/or
 - (c) you did not meet any eligibility criteria for the Promotion.



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 True Cashback Card Account, 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.
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. You will receive a redemption letter (via email or mail) approximately twelve (12) weeks from the date you meet the Qualifying Spend. The redemption letter will contain details on how to redeem your Gift.
 - (a) The Gift must be redeemed by the date stated in the redemption letter. Gift not redeemed within the redemption period will be forfeited, and no extension of redemption period will be granted.
 - (b) Each Gift can only be redeemed once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional redemption(s) will be charged to the Card Member's Account
12. No expedite request will be allowed/entertained.
13. The Gift is strictly not transferrable or exchangeable for cash.
14. In the event of our suspicion of illegal activities in connection with the Voucher(s) or Gift, including without limitation fraud or an attempt at deception, we are entitled to report such activity to the relevant authorities.
15. The provision of benefits stated in the CapitaVoucher is the responsibility of CapitaLand Voucher Pte. Ltd. American Express is not responsible or liable in the event that the benefits of the CapitaVoucher are not fulfilled by CapitaLand Voucher Pte. Ltd. You accept and agree to be bound by the CapitaVoucher Terms and Conditions.
16. You acknowledge that any disputes in relation to the use of the CapitaVoucher are to be directed solely to CapitaLand Voucher Pte. Ltd. who is providing such benefits. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the Merchant.
17. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
18. For the avoidance of doubt, "you" and "your" refer to the individual applying for The American Express True Cashback Card within the Promotion Period, and if approved by American Express, the Basic Card Member holding The American Express True Cashback Card. "American Express", "we" or "us" refers to American



Express International Inc., Singapore Branch.

19. 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.
20. Information is correct at the time of publication, April 2026.