

# The Platinum Card<sup>®</sup> Terms and Conditions

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## Terms & Conditions

### The Platinum Card®

For benefits T&Cs, please visit [amex.co/myplatinum](https://amex.co/myplatinum)

#### 1. SPEND GIFT

##### **Terms & Conditions for Spend Gift - 75,000 Membership Rewards Points**

- 75,000 Membership Rewards ("MR") points will be credited to Basic Platinum Card Member's Account. This offer is only applicable to Basic Platinum Card Members who:
  - Apply and receive approval between 01 July 2019 and 31 December 2019 (both dates inclusive).
  - Is a Basic Platinum Card Member paying an annual fee of S\$1,712 (inclusive of GST) upfront.
  - Has accumulated spend of S\$20,000 within the first three (3) months upon Card approval ("Spend Threshold").
- Card Members who cancelled their Platinum Card within the last twenty-four (24) months are not eligible for this promotion when they re-apply for The Platinum Card during the Promotion Period.
- The eligible spend excludes: (a) Charges processed and billed prior to the 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) Amount billed for purchase of KrisFlyer miles to top-up your miles balance; (m) Purchase and top-up charges for EZ-Link cards using your Card.
- Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S \$20,000 spend threshold.
- The bonus "MR" points will be awarded as long as the Card Account remains valid and enrolled in Membership Rewards provided it remains in good standing and is not cancelled for any reason. The bonus "MR" points will be awarded to Card Members approximately 8 weeks from the date they meet the Spend Threshold.  
No expedite request will be allowed/entertained.
- American Express International, Inc. reserves the right to amend the terms and conditions, suspend or terminate the promotion at its discretion at any time without prior notice. In the event of any disputes arising from this promotion, the decision of American Express International Inc., shall be final.
- All information is correct at time of update, October 2019.

#### 2. WELCOME GIFT

##### **Terms & Conditions for Welcome Gift**

- This promotion is only applicable for new The Platinum Card® Members who meet all of the following criteria:
  - Not an existing Platinum Member enrolled in other campaigns.
  - Apply and receive approval between 01 July 2019 and by 31 December 2019 ("Promotion Period").
  - Pay the Full Annual Fee of S\$1,712 (inclusive of GST) in the first statement.
- Eligible Card Members will receive two (2) complimentary nights' stay at participating Banyan Tree/ Mandarin Oriental properties overseas or one (1) complimentary night stay at Mandarin Oriental Singapore/ Capella Singapore:

##### **Banyan Tree Hotels & Resorts**

- Banyan Tree Chongqing Beibei, China
- Banyan Tree Huangshan, China
- Banyan Tree Yangshuo, China



- Banyan Tree Shanghai On the Bund, China
- Banyan Tree Club & Spa Seoul, Korea
- Banyan Tree Ungasan, Bali, Indonesia
- Banyan Tree Kuala Lumpur, Malaysia
- Angsana Lang Co, Vietnam
- Angsana Maison Souvannaphoum, Laos
- Angsana Villas Resort Phuket, Thailand
- Pavilion Hotel Managed by Banyan Tree, Malaysia
- Banyan Tree Lijiang, China
- Banyan Tree Hangzhou, China
- Banyan Tree Bangkok, Thailand
- Banyan Tree Bintan, Indonesia
- Banyan Tree Lang Co, Vietnam
- Angsana Laguna Phuket, Thailand
- Angsana Velavaru, Maldives
- Banyan Tree Tamouda Bay, Morocco
- Banyan Tree Ringha, China
- Banyan Tree Sanya, China
- Banyan Tree Phuket, Thailand
- Angsana Bintan, Indonesia
- Angsana Xi'an Lintong, China
- Angsana Xishuangbanna, China
- Angsana Ihuru, Maldives

### **Capella**

- Capella, Singapore (1 night)

### **Mandarin Oriental**

- Mandarin Oriental, Singapore (1 night)
- Mandarin Oriental, Hong Kong
- Mandarin Oriental, Taipei
- Mandarin Oriental, Jakarta
- Mandarin Oriental, Sanya
- Mandarin Oriental, Macau

- Complimentary night(s) stay is based on accommodation in a specified Room/Villa Type which varies by property (Please refer to redemption letter for more information), for a maximum of two (2) adults and is inclusive of all applicable tax and services charges for such accommodation. All other incidentals (including gratuities or incidental charges that are not specified herein) will be charged to your Platinum Card.
- Basic Card Account must be in good standing to be eligible for participation in this promotion.
- Card Members who cancelled their Platinum Card within the last twenty-four (24) months are not eligible for this promotion when they re-apply for The Platinum Card during the Promotion Period.
- If the recipient of the Welcome Gift ceases to be a Card Member for any reason within 90 days of setting up The Platinum Card, he or she will be charged the cost of the Welcome Gift at S\$1,000 NETT (correct at the time of production).
- Each Basic Card Member is only eligible for the redemption of one (1) Welcome Gift. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the gift (valued at S\$1,000 NETT, correct at time of production) will be charged to the Card Member's Account.  
In the event of our suspicion of illegal activities in connection with the Vouchers or gift(s), including without limitation fraud or an attempt at deception, we are entitled to report such activity to the relevant authorities.
- The redemption letter will be issued approximately 12 weeks after your The Platinum Card has been approved.  
No expedite request will be allowed/entertained.
- The Platinum Member must make reservations at least one (1) month in advance via The Platinum Concierge. All reservations are subject to availability, participating hotels' terms and conditions and not applicable during the blackout dates stated by the hotel (Please refer to redemption letter for more information).
- The Welcome Gift must be redeemed within six (6) months from the date of redemption letter. All gifts not redeemed within this validity period will be forfeited, and no extension of time or redemption period will be granted.
- The Welcome Gift is non-transferable and cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
- The original redemption letter must be presented for redemption and no replacement redemption letter will be issued, if original letter is lost, damaged or expired.



- American Express International Inc. Singapore reserves the right to withdraw or substitute the gift with other item(s) without prior notice and without assigning any reason. In the event of any disputes arising from this promotion, the decision of American Express International Inc. shall be final.
- Information is correct at the time of print, October 2019.

### **3. LATE PAYMENT FEES**

S\$90 if the Minimum Payment specified in the statement of account is not received by us by the payment due date.

Note: Information is correct as at date of publish and American Express reserves the right to change the benefits without notice. The provision of services, activities or benefits stated is the responsibility of the respective service establishment. 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 service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits. To enjoy the privileges or benefits, Card Members must present their American Express Platinum Credit Card and all charges must be made to the Credit Card. Participation of merchants is subject to change without prior notice to Card Member.



## Product Highlight Sheet

Product name	The Platinum Card®
Interest-free period	N.A.
Interest on purchases (where applicable)	N.A. (All Charges are due for payment in full in Singapore Dollars immediately on receipt of your monthly statement)
Interest on cash advances	N.A. (All Charges are due for payment in full in Singapore Dollars immediately on receipt of your monthly statement)
Minimum monthly payment	N.A. (All Charges are due for payment in full in Singapore Dollars immediately on receipt of your monthly statement)
Late payment charges	2.5% per month of any overdue previous balance or S\$90 per month (whichever is greater). Late payment charges will be added to your account at a 30-day interval until bills are paid in full. Late payment charges which are unpaid may themselves be included in overdue previous balances until paid in full.
Annual Membership fee	S\$1,712 (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	2.5%
Dynamic currency conversion fee	N.A.
Lost / stolen Card liability	No liability for any unauthorised charges pursuant to the terms and conditions of the Card Member Agreement

Please refer to the ABS guide on "Credit Cards: What you should know" at [https://www.abs.org.sg/docs/library/abs\\_creditcards\\_english.pdf](https://www.abs.org.sg/docs/library/abs_creditcards_english.pdf) for information on Cards.



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

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# PLATINUM TERMS AND CONDITIONS

The Terms and Conditions in this booklet apply only to The Platinum Card® issued in Singapore by American Express International Inc.

## THE PLATINUM CARD

**Important.** Before you use the Card, read these Terms and Conditions (“Conditions”) thoroughly. If you keep or use the Card, you will be agreeing to these Conditions and they will govern your use of the Card. If you have a Bank line of credit, it is not governed by these Conditions or any other agreement you may have with American Express International Inc., but only by an agreement between you and the Bank which provides the line of credit.

- 1. Definition.** In these Conditions, the words ‘you’, ‘your’, or ‘Card Member’ mean the individual named on the enclosed Card. The words ‘we’, ‘our’ and ‘us’ mean American Express International Inc. ‘Card’ means The American Express Card issued to you and all other Cards you have asked us to issue on your Account. If you have asked us to issue one or more Cards, you will be called a Basic Card Member and you will have an account with us, which is called your Account. The Card we issue to you is called the Basic Card and any separate Card issued on your Account for your own use is called an Additional Card. If you are the Basic Card Member and request us to issue a Card on your Account to another individual, that individual is called the Supplementary Card Member and the Card issued to them is called a Supplementary Card. Merchant means a business or organisation which accepts the Card. Charge means any transaction made with the Card, whether or not a Record of Charge form is signed, and includes Fees, Late Payment Fees, taxes and any amounts you have agreed to pay us or to be liable for under these Conditions. Fee means any service or other fee referred to in these Conditions, including the Section at the end called Service Fees.
- 2. Signing the Card.** If you agree to be bound by these Conditions you must sign the Card as soon as you receive it, for identification and to prevent misuse. If you do not wish to be bound by these Conditions, you must cut the Card in half and return the pieces to us. Unless you do so, we will assume that you have accepted these Conditions.
- 3. Use of the Card.** You may only use the Card in accordance with these Conditions and within the validity dates shown on its face. The Card is for your use only. You must not give the Card or your Card Account number to others or allow them to use it for Charges, identification or any other purpose. If you do so, except on our instructions, you will be liable for all Charges made with the Card as a result. You must not return any goods, tickets or services obtained with the Card for a cash refund, but you may return them to a Merchant for a credit to your Account, if that Merchant permits or is obliged to do so. You must not use the Card if you do not honestly expect to be able to pay your Account in full on receipt of your monthly statement. You must not use the Card if you believe that the Company may be unable to pay its debts or that it may not be in a position to reimburse you for any business expenses.
- 4. Liability for charges and fees.** The Basic Card Member is liable to us for all Charges and Fees on the Account, including Charges made with the Basic Card and any Supplementary or Additional Cards. If you are a Supplementary Card Member, you are jointly and severally liable with the Basic Card Member for all Charges made with the Card issued to you. All Fees are payable in accordance with these Conditions, including the section at the end called Service Fees, which we may change from time to time.
- 5. Charge limit.** Your spending limit on your Account and any other Card Account(s) you have with us may not exceed limits determined from time to time by us and/or by laws and regulations enforced in Singapore. These limits are called the Charge Limit. If any temporary Charge Limit increase

## PLATINUM TERMS AND CONDITIONS

approved by us expires, you agree to pay us immediately on demand any amount by which your total Charges exceed the Charge Limit. In determining if the Charge Limit has been exceeded, we shall be entitled to take into Account billed but unpaid Charges, unbilled Charges and Charges which have been authorised at the request of a Merchant even if the authorised transaction is not completed.

6. **Immediate payment is required.** All Charges are due for payment in full in Singapore Dollars immediately on receipt of our monthly statement.
7. **Late payment charges.** Payment is due immediately on receipt of your monthly statement. If you do not pay the balance on your monthly statement in full by the date of your next monthly statement, you are in default. If you are in default, you agree that we may suspend your use of the Card either generally or in respect of a particular transaction, and that we may charge your Account with Late Payment Charges as follows. If you are in default, you may not be able to receive any mailers whether in print or electronic form. Unpaid Charges from a previous statement will be included in the next statement as an overdue Previous Balance. Late Payment Charges of two and a half percent (2.5%) per month of any overdue Previous Balance or S\$90 per month (whichever is greater) will be added to your account at a 30-day interval until paid in full or any other rate as may be determined by us from time to time. Late Payment Charges which are unpaid may themselves be included in overdue Previous Balances (and subject to further Late Payment Charges) until paid in full. You agree to pay us all our legal costs (on a full indemnity basis) which we incur in recovering or attempting to recover any amount which is overdue and unpaid under these Conditions whether before or after judgment.
8. **Late or part payments.** We may, at our discretion, accept a late or part payment described as payment in full or in settlement of a dispute. But if we do so, we shall not lose any of our rights under these Conditions or at law, and it does not mean that we agree to change these Conditions. We may charge you a fee for any cheque or other payment (such as a direct debit) from or for you, which has not been honoured in full for any reason. You must ensure that there are sufficient funds in your bank account to meet all cheques and direct debits and that all payment instruments are completed correctly.
9. **Foreign currency charges.** If you make a Charge in a currency other than Singapore Dollars, that Charge will be converted into Singapore Dollars. The conversion will take place on the date the Charge is processed by American Express, which may not be the same date on which you made your Charge as it depends on when the Charge was submitted to American Express. If the Charge is not in U.S. Dollars, the conversion will be made through U.S. Dollars, by converting the Charge amount into U.S. Dollars and then converting the U.S. Dollars amount into Singapore Dollars. If the Charge is in U.S. Dollars, it will be converted directly into Singapore Dollars. Unless a specific rate is required by applicable law, you understand and agree that the American Express treasury system will use conversion rates based on interbank rates that it selects from customary industry sources on the business day prior to the processing date, increased by a single conversion commission of 2.5%. If the Charges are converted by third parties prior to being submitted to us, any conversions made by those third parties will be at rates selected by them.
10. **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.

11. **Exchange control & tax.** You must comply with all exchange control and tax laws governing your use of the Card. You agree to indemnify us against any expense or liability we incur through your failure to do so.
12. **Express cash.** You may use the Card to obtain cash advances and American Express Travellers Cheques from certain automated teller machines which dispense Cash or Travellers Cheques or from such other locations we may designate from time to time. You agree to pay us a service fee for each advance at the rate determined by us from time to time. The service fee will be charged to your Account together with the amount of Cash or Travellers Cheques dispensed. Based on the amount of Travellers Cheques dispensed, there is a 1% commission charge for purchase of American Express Travellers Cheques at any of our American Express Currency Exchange locations. Please visit [americanexpress.com.sg](http://americanexpress.com.sg) for full list of locations. To participate in this service you must complete an enrolment form. This service is subject to separate Terms and Conditions.
13. **Annual fee.** Annual fees are payable for use of the Basic Card and each Supplementary 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.
14. **GST.** You agree to pay GST or any tax of a similar nature, if applicable, on any amount we charge you in respect of the Card or your use of it.
15. **Problems with bills or charges.** If you have any questions or problems with your monthly statement, please contact us immediately and we will do our best to resolve your problem. Except as required by law, we are not responsible for any goods or services charged to the Card, or if a Merchant refuses to accept the Card. Merchants may impose their own restrictions on use of the Card and we are not responsible for this. You may raise any claim or dispute directly with the Merchant concerned and you may not withhold payment from us because of such claim or dispute.
16. **Lost, stolen or misused Charge Cards.** You must notify us immediately, by telephone or otherwise, if the Card is lost, stolen, or damaged or not received when due, or if you suspect that the Card is being used by someone else. Provided that neither you nor any Supplementary Card Member contributed to, was involved in or benefited from the loss, theft or misuse of the Card, you will not be liable for any unauthorised charges made. If you find or retrieve a Card which you have reported as lost or stolen, you must not use it again. In this case, you must cut it in half and return the pieces to us.
17. **Renewal of Cards.** You can request us to issue you with a renewal Card for use when your current Card expires. If you are the Basic Card Member, you can also request us to issue renewal Additional and Supplementary Cards. You agree to pay renewal fees for Cards annually at rates determined by us from time to time. We will continue to issue renewal Cards until you tell us to stop. A new contract is not formed when a Card is renewed or replaced and your existing contract with us remains in force until cancellation.
18. **Data Protection and Use of Personal Data.**
  - 18.1. **Disclosure of Personal Information**

You agree that any information provided by you in the application form, at our request or otherwise collected during the operation of your

Account ("Personal Information") may be disclosed to:

- a. companies within the worldwide American Express group of companies ("Amex Group companies");
- b. third parties who process transactions submitted by merchants on the American Express network where you use the Card worldwide;
- c. processors and suppliers we or Amex Group companies may engage;
- d. the providers of services and benefits associated with your Account;
- e. consumer credit bureaus, collection agencies and lawyers;
- f. parties who accept the Card in payment for goods and/or services purchased by you;
- g. parties who distribute the card;
- h. any other co-branded partner of Amex set out in the Terms and Conditions governing use of your Account;
- i. banks, financial institutions, government agencies, statutory boards or authorities in Singapore or elsewhere;
- j. anyone to whom we may transfer contractual rights; and
- k. any other party approved by you or to whom we consider it in our interests to make such disclosure.

## 18.2. Use of Information

We may use your Personal Information, including aggregated or combined with other information for any of the following purposes:

- a. Delivering our products and services to you, including the management and operation of your Account;
- b. Improving our products and services and to conduct research and analysis;
- c. Advertising and marketing our products and services, and those of our third party business partners;
- d. 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.

## 18.3. Supplementary Card Members

Where we have been asked to issue a Supplementary Card:

- a. 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;
- b. 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
- c. Supplementary Card Members will not be permitted to change any of your Personal Information without your express consent.

## 18.4. 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 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 third parties. 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 and Fraud Prevention section below.

18.5. Marketing

We and other Amex Group companies may use your Personal Information to identify goods and services in which you may be interested; and market offers to you (by mail, e-mail, telephone, SMS, via the internet or using other electronic means) in relation to such goods and services. You agree that your consent will remain in place until you withdraw it or until 12 months after you cease being an American Express Card Member. If you wish to opt-out of receiving marketing from us, you may opt out of such marketing offers by going to [americanexpress.com.sg/mychoice](http://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.

18.6. 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.

18.7. 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.

18.8. International Transfer of Data

Personal Information may be processed, accessed or disclosed 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.

18.9. Retention of Information

We keep Personal Information for the purposes described in this statement for as long as is appropriate to fulfill our legal obligations in accordance with applicable law.

18.10. 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., 10 Marina Boulevard #15-00, Marina Bay Financial Centre Tower 2, Singapore 018983.

19. **Changing the conditions.** We have the right to change these Conditions at any time by giving you notice before changes in fees and charges take effect. Such changes may include, without limitation, introducing or changing fees for providing you with copies of Account statements or transaction records or for other services. You agree to pay such fees when we bill them to you

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Account. We shall consider you as having accepted the changes if you keep or use the Card after we notify you of a change.

20. **Billing address.** You must notify us immediately of any change in your name and/or billing address or the names of any additional Card Members.
21. **The Card is our property.** The Card is our property and we can suspend or cancel your right to use it at any time. We can do this with or without cause and without giving you notice. If we revoke the Card without cause, we will refund you a pro-rata portion of your annual fee. We may list cancelled Card Account numbers in our "Cancellation Bulletin", or otherwise inform Merchants of the cancellation. If we cancel the Card or it expires, you must return it to us upon request. If a Merchant asks you to surrender an expired or cancelled Card, you must do so. You may not use the Card after its expiry or cancellation.
22. **Cancellation of Card.** If you do not wish to accept any changes to these Conditions, or if you wish to cancel your Account with us for any reason, you may do so by cutting all your Cards in half and returning the parts to us. You remain liable for all Charges incurred before the Card is returned and received by us. The Basic Card Member remains liable for all Charges made on the Supplementary Card before it is returned to and received by us.
23. **Our liability.** Subject to applicable law, you agree that if we fail to carry out any of our obligations in connection with your Account or your use of the Card and, as a direct result, you suffer loss or costs, we will be liable to you for that loss or cost only but not otherwise. In particular, we will not be liable for consequential loss or any other loss or damage not directly and naturally resulting from the failure, including damages which may flow from special circumstances. In any event, we will not be responsible for losses or costs caused by third parties including but not limited to those losses and/or costs resulting from mechanical or systems failure affecting such third parties.
24. **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.
25. **Receipt of notices.** With effect from 1 November 2017, 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.
26. **Law that applies.** These Conditions and all matters arising out of the issuance or use of the Card are subject to the laws of Singapore.

27. **Assignment.** We may assign any of our rights under these Conditions without your consent to our parent, a subsidiary or a related company.

28. **Rights of third parties.** Except by a person who is our assignee pursuant to Clause 27 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.

#### **Service Fees**

- **Payment for Card charges (condition 6)**

Payment of your Account in full is due upon receipt of your monthly statement.

- **Late payment charges (condition 7)**

Payment is due immediately but no later than your next monthly statement. If payment is not received in full before your next statement due date, Late Payment Charges of two and a half percent (2.5%) per month of any overdue Previous Balance or S\$90 per month (whichever is greater) will be added to your account at a 30-day interval until paid in full or any other rate as may be determined by us from time to time.

- **Service fees for returned cheques and debits (condition 8)**

Returned/Dishonoured Cheque (derogatory reasons): S\$50.

Returned/Dishonoured Cheque (non-derogatory reasons): S\$25.

Rejected Direct Debit (or GIRO) Payment: S\$25.

- **Foreign exchange conversion commission (condition 9)**

2.5% of the converted amount.

- **Express cash charges and Travellers Cheques (condition 12)**

Service fee of 5% on advances of Cash and 1% for Travellers Cheques.

- **Annual Card fees (condition 13)**

	Platinum Card
Basic Card	S\$1,712 (inclusive of GST)
Supplementary Card	N.A.

- **Copies of statements and charges (condition 19)**

S\$10 for each copy of a statement.

S\$5 for each copy of a transaction record.

- **Transaction Fees**

Transaction fees may apply for booking of services through The Platinum Concierge.

Information is correct at time of print as of July 2018.



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

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