Terms and Conditions for Insurance Member-Get-Member (MGM) Referral Programme Promotion (the "Promotion")

This Promotion is only valid for new insurance policy(ies) successfully purchased by a Referee via the Referral Link in accordance with the MGM T&Cs (as defined below) from 14 May 2026 to 31 January 2027 (both dates inclusive) (the "**Promotion Period**").

For the full terms and conditions of the Insurance Member-Get-Member (MGM) Referral Programme, visit go.amex/insrefer (the "**MGM T&Cs**"). Capitalized terms not herein defined have the same meanings given to them in the MGM T&Cs.

To be eligible for the Referrer Reward and Referee Reward (collectively the "**Rewards**"), a Referee must purchase an Eligible Insurance Plan with an Eligible Card within the Promotion Period, as indicated in the table below.

Eligible Insurance Plan	Referrer Reward	Referee Reward	Eligible Card
Single Trip	5,000 Membership Rewards® Points	2,500 Membership Rewards® Points	• The Centurion® Card • The Platinum Card® • The American Express® Platinum Reserve Credit Card • The American Express® Platinum Credit Card • The American Express® Gold Card • The American Express® Personal Card • The American Express® Rewards Card
	2,500 KrisFlyer Miles	1,250 KrisFlyer Miles	• The American Express® Singapore Airlines Solitaire PPS Credit Card • The American Express® Singapore Airlines PPS Club Credit Card • The American Express® Singapore Airlines KrisFlyer Ascend Credit Card • The American Express® Singapore Airlines KrisFlyer Credit Card
Annual Multi-Trip	10,000 Membership Rewards® Points	5,000 Membership Rewards® Points	• The Centurion® Card • The Platinum Card® • The American Express® Platinum Reserve Credit Card • The American Express® Platinum Credit Card • The American Express® Gold Card • The American Express® Personal Card • The American Express® Rewards Card

	5,000 KrisFlyer Miles	2,500 KrisFlyer Miles	• The American Express® Singapore Airlines Solitaire PPS Credit Card • The American Express® Singapore Airlines PPS Club Credit Card • The American Express® Singapore Airlines KrisFlyer Ascend Credit Card • The American Express® Singapore Airlines KrisFlyer Credit Card
Gadget	5,000 Membership Rewards® Points	2,500 Membership Rewards® Points	• The Centurion® Card • The Platinum Card® • The American Express® Platinum Reserve Credit Card • The American Express® Platinum Credit Card • The American Express® Gold Card • The American Express® Personal Card • The American Express® Rewards Card
	2,500 KrisFlyer Miles	1,250 KrisFlyer Miles	• The American Express® Singapore Airlines Solitaire PPS Credit Card • The American Express® Singapore Airlines PPS Club Credit Card • The American Express® Singapore Airlines KrisFlyer Ascend Credit Card • The American Express® Singapore Airlines KrisFlyer Credit Card
True Hospital Cash	10,000 Membership Rewards® Points	5,000 Membership Rewards® Points	• The Centurion® Card • The Platinum Card® • The American Express® Platinum Reserve Credit Card • The American Express® Platinum Credit Card • The American Express® Gold Card • The American Express® Personal Card • The American Express® Rewards Card
	5,000 KrisFlyer Miles	2,500 KrisFlyer Miles	• The American Express® Singapore Airlines Solitaire PPS Credit Card • The American Express® Singapore Airlines PPS Club Credit Card • The American Express® Singapore Airlines KrisFlyer Ascend Credit Card • The American Express® Singapore Airlines KrisFlyer Credit Card

True Surgical Cash	10,000 Membership Rewards® Points	5,000 Membership Rewards® Points	• The Centurion® Card • The Platinum Card® • The American Express® Platinum Reserve Credit Card • The American Express® Platinum Credit Card • The American Express® Gold Card • The American Express® Personal Card • The American Express® Rewards Card
	5,000 KrisFlyer Miles	2,500 KrisFlyer Miles	• The American Express® Singapore Airlines Solitaire PPS Credit Card • The American Express® Singapore Airlines PPS Club Credit Card • The American Express® Singapore Airlines KrisFlyer Ascend Credit Card • The American Express® Singapore Airlines KrisFlyer Credit Card

The Referrer and Referee will respectively receive the Referrer Reward and the Referee Reward around twelve (12) weeks after the Referee's insurance plan has been purchased.

By participating in this Promotion, it is agreed that the Eligible Insurance Plan purchased within the Promotion Period must not be cancelled for any reason. If the Referee cancels the Eligible Insurance Plan within six (6) months from the date of purchase, American Express International Inc. may charge such amounts equivalent to the Referrer Reward and the Referee Reward to the Referrer's and Referee's Card Accounts respectively.

American Express International Inc. reserves the right to change, suspend or terminate this Promotion, or make changes to these terms and conditions due to business reasons, change in contractual terms with our partners, and/or unforeseen circumstances.

Information is correct at the time of production.

Eligible insurance is underwritten by Chubb Insurance Singapore Limited ("Chubb") and distributed by American Express International Inc. ("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
My Travel Insurance, True Surgical Cash and True Hospital Cash policies are 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.