

The Platinum Card® Terms and Conditions

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The Platinum Card®

Terms & Conditions for Welcome Gift – 1 Night Stay in a Bay View Room at Fullerton Bay Hotel (Room only, no breakfast included)

1. 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 1 April 2022 and by 30 June 2022 (both dates inclusive).
 - Pay the Full Annual Fee of S\$1,712 (inclusive of GST) in the first statement.
 - Basic Card Account must be in good standing to be eligible for participation in this promotion.
2. 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.
3. If the recipient of the gift ceases to be a Card Member for any reason within six (6) months of setting up The American Express Platinum Card Account, he or she will be charged the value of the gift (valued at S\$1,300++, correct at time of production).
4. Change of offer will not be permitted for this promotion.
5. You will receive a redemption email or redemption letter approximately twelve (12) weeks after card approval and payment of the Full Annual Fee. The redemption email or redemption letter will contain the validity period, terms and conditions and details on how to redeem your 1 Night Stay in a Bay View Room at Fullerton Bay Hotel.
No expedite request will be allowed/entertained.
6. Each Basic Card Member is only eligible to redeem the gift once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the gift 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.
7. The gift must be redeemed within **3 months** from the date of the redemption email or letter. Gift not redeemed within this validity period will be forfeited, and no extension of time or redemption period will be granted.
8. No replacement redemption email or letter will be issued, if original email or letter is lost, damaged or expired.
9. This offer is not valid with any other promotions for the listed eligible American Express® card(s) and cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
10. Merchants are solely responsible for the fulfilment of gift and all relevant privileges. The provision of benefits is the responsibility of merchant. American Express is not responsible or liable in the event that the redemption is not fulfilled by merchant.
11. Card Member acknowledges that any disputes in relation to the use of the gift are to be directed solely to merchant who is providing such benefits.
12. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the offer with other offer(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.
13. Information is correct at the time of print, March 2022.



Terms & Conditions for Spend Gift - 75,000 Membership Rewards ("MR") Points

1. 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:
 - o Apply and receive approval between 1 April 2022 and by 30 June 2022 (both dates inclusive).
 - o Is a Basic Platinum Card Member paying an annual fee of S\$1,712 (inclusive of GST) upfront.
 - o Has accumulated spend of S\$20,000 within the first six (6) months upon Card approval ("Spend Threshold").
2. 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.
3. For non-eligible spend, please visit amex.co/SGexclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
4. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$20,000 spend threshold.
5. If the qualifying spend threshold is subsequently not met due to cancelled or refunded transactions, the bonus MR points will be clawed from the Card Member Account.
6. 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.
7. No expedite request will be allowed/entertained.
8. Offer cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
9. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the offer with other offer(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.
10. All information is correct at time of update, March 2022.

Member-Get-Member Referral Programme - Q2 2022

1. American Express Basic Card Members ("Referrer") are eligible to participate in this Member Get-Member (MGM) Referral Programme. In respect of any referral submitted by the Referrer pursuant to this MGM Referral Programme, the Referrer warrants and confirms that
 - a) The referred potential new customer ("Referee") has given consent for their personal data to be provided to American Express International, Inc. ("Company") and to receive these referral programme marketing communications from the Company;
 - b) The Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the MGM Referral Programme; and
 - c) This offer should only be sent to people with whom the Referrer has an existing relationship with such as friends or family.
 - d) This programme is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
2. Your Card Account's eligibility to participate in the Referral programme is based on your overall credit rating and other factors including your Account history with American Express.
3. Referee(s) must apply via the link that the Referrer shared with them to ensure both receive this bonus. If the Referee has already applied for Eligible Card without using this referral, both Referrer and Referee will not be eligible for the bonus.
4. This MGM Referral Programme is valid from 14 April 2022 to 30 June 2022 (both dates inclusive).
5. For the Referrer to receive the referral bonus,
 - a) The Referee's Card has to be approved by 30 June 2022.
 - b) The Referee must pay the full annual fee where applicable.
6. For the Referee to receive the referral bonus, the Referee has to:
 - a) Apply and receive approval between 14 April 2022 to 30 June 2022 (both dates inclusive).
 - b) Meet the minimum spend on eligible purchase of goods and services in the first 3 months of Card Membership. Visit amex.co/SGexclusions for full list of non-eligible purchases and/or transactions.
 - c) Pay the full annual fee where applicable.
7. Referee's Card approval is subjected to meeting the application requirements and review.
8. Referrer will receive the base referral bonus Membership Rewards® points, KrisFlyer miles, Statement Credit, or STAR\$® within eight (8) weeks after the Referee's application for the Eligible Card is approved.
9. Referee will receive the referral bonus Membership Rewards® points, KrisFlyer miles, Statement Credit, or STAR\$® within twelve (12) weeks after they have met the minimum spend within three (3) months of Card Membership and paid the full annual fee if applicable.
10. Please see table below for the Card that the Referrer is eligible to refer and the bonus amounts for the Referrer and Referee.



Referrer's Card	Referrer's Reward	Eligible Card to Refer	Referee's Welcome Offer
	You Earn		Your Friend Earns
The Platinum Card®	40,000 Membership Rewards® points when friend's Card is approved	The Platinum Card®	20,000 Membership Rewards points referral bonus on S\$5,000 spending in the first 3 months and pay the annual fee.
The American Express® Platinum Credit Card	10,000 Membership Rewards® points when friend's Card is approved	The American Express® Platinum Credit Card	5,000 Membership Rewards® points when you spend a minimum of S\$2,000 in the first 3 months of Card Membership and pay the annual fee.
The American Express® Platinum Reserve Credit Card			
The American Express® Rewards Card			
The American Express® Gold Charge Card			
The American Express® Personal Card			
The American Express® Singapore Airlines KrisFlyer Credit Card	5,000 KrisFlyer miles when friend's Card is approved	The American Express® Singapore Airlines KrisFlyer Credit Card	1,000 KrisFlyer miles referral bonus on S\$2,000 spending in the first 3 months of Card Membership
		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	2,000 KrisFlyer miles referral bonus on S\$2,000 spending in the first 3 months of Card Membership and pay the annual fee.
		The American Express® Platinum Credit Card	5,000 Membership Rewards® points when you spend a minimum of S\$2,000 in the first 3 months of Card Membership and pay the annual fee.
		The Platinum Card	20,000 Membership Rewards points referral bonus on S\$5,000 spending in the first 3 months and pay the annual fee.
The American Express® Singapore Airlines KrisFlyer Ascend Credit Card The American Express® Singapore Airlines PPS Club Credit Card The American Express® Singapore Airlines Solitaire PPS Credit Card	7,500 KrisFlyer miles when friend's Card is approved	The American Express® Singapore Airlines KrisFlyer Credit Card	1,000 KrisFlyer miles referral bonus on S\$2,000 spending in the first 3 months of Card Membership
		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	2,000 KrisFlyer miles referral bonus on S\$2,000 spending in the first 3 months of Card Membership and pay the annual fee.
		The American Express® Platinum Credit Card	5,000 Membership Rewards® points when you spend a minimum of S\$2,000 in the first 3 months of Card Membership and pay the annual fee.
		The Platinum Card	20,000 Membership Rewards points referral bonus on S\$5,000 spending in the first 3 months and pay the annual fee.
The American Express® CapitaCard	30,000 STAR\$®	The American Express® CapitaCard	20,000 STAR\$® upon spending S\$2,000 in the first 3 months of Card Membership
		The American Express® Platinum Credit Card	5,000 Membership Rewards® points when you spend a minimum of S\$2,000 in the first 3 months of Card Membership and pay the annual fee.
		The Platinum Card	20,000 Membership Rewards points referral bonus on S\$5,000 spending in the first 3 months and pay the annual fee.



11. All referee offers stated above will **also include** the public welcome and spend offers.
i.e. they will also include offers listed on these pages:

Platinum Card
<https://www.americanexpress.com/sg/charge-cards/platinum-card/>

Platinum Credit Card
<https://www.americanexpress.com/sg/credit-cards/platinum-credit-card/>

KrisFlyer Credit Card
<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-credit-card/>

KrisFlyer Ascend Credit Card
<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>

CapitaCard
<https://www.americanexpress.com/sg/credit-cards/capitacard/>
12. Referee(s) must be Singapore Citizens, Permanent Residents or Expatriates aged 21 years old or over.
13. Referee(s) who cancelled their American Express Card (If it is the same as the Eligible Card he/she is going to apply for) within the last twelve (12) months are not eligible for this promotion.
14. Self-referral will not be accepted for this MGM Referral Programme.
15. Only one referral for each referee will be counted. In the event that a referee is referred by more than one referrer, the successful referral will be based on the details of the referrer confirmed by the referee.
16. Should the Referee cancel the Card within six (6) months upon Card Approval, fees equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card Accounts respectively without prior notice.
17. Important for Personal Card and Gold Charge Card Holders: To be eligible for the Member-Get-Member Welcome bonus, you need to be already enrolled in the Membership Rewards Programme.
18. American Express International Inc. reserves the right to vary or cancel the programme and / or amend or alter these Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express International Inc. shall be final.



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.
Non-refundable 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	2.95%
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 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 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

PLATINUM TERMS AND CONDITIONS

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 we receive a transaction or refund for processing in a currency other than Singapore Dollars ("Foreign Charge"), that Foreign Charge will be converted into US Dollars first (unless it was submitted to us in US Dollars) and converted 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. Unless a specific rate is required by applicable law or is used as a matter of local custom or convention in the territory where the transaction or refund is made (in which case we will look to be consistent with that custom or convention), 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 and the rate is set each day from Monday to Friday including public holidays except for Christmas Day and New Year's Day, increased by a single conversion commission of 2.95%.

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 presented with the choice to allow a third party (for example, the retailer) to convert the transaction into Singapore Dollars before submitting it to us. If you choose this option, 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.

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 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 in the application form, at our request or otherwise collected during the operation of your Account ("Personal Information") and any data derived from your 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 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., 1 Marina Boulevard, #22-00, One Marina Boulevard, Singapore 018989.

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 your 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)**
2.95% 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.
- **Non-refundable 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 April 2021.

**Please visit amex.co/platinumterms for the
Platinum Benefits Terms and Conditions.**



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