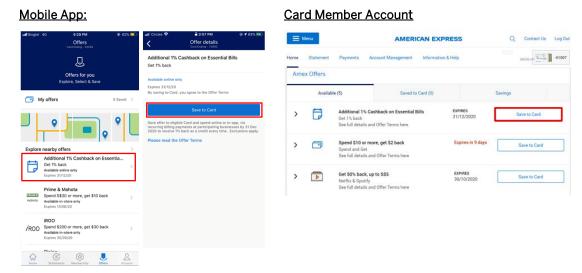


AMERICAN EXPRESS

Frequently Asked Questions (FAQs)

Additional 1% Cashback on Essential Bills for True Cashback Card

- What constitutes as 'Essential Bills'?
 - Recurring bill payments on consumer plans made at the selected essential services. Please refer to
 the following list of <u>participating essential services</u> for the services and transactions that are eligible
 for Cashback.
- 2. How do I register for the "Additional 1% Cashback on Essential Bills?
 - Kindly log in to the Amex Mobile App or your Card Member Account here, select 'Additional 1% Cashback on Essential Bills' under Amex Offers and click on 'Save to Card' to complete the registration.



- 3. Why do I not see the 'Additional 1% Cashback on Essential Bills' registration on my Amex Mobile App or Card Member Account?
 - The option for registering the 'Additional 1% Cashback on Essential Bills' would appear on your Amex Mobile App or Card Member Account within 7 days from activation of your True Cashback Card.
- 4. How do I put my card on recurring billing for the selected essential services?
 - You will have to reach out to your respective service providers to put your registered True Cashback Card on recurring bill payment. Please refer to the following list of <u>participating essential services</u> for more information.
- 5. Would I receive the additional 1 % Cashback if I make a non-recurring bill payment using my Card?
 - All other payments (including but not limited to one-time payments, in-person payments or
 payments made through a third-party establishment/payment processor) will not be eligible for the
 additional cashback. For more details, please refer to the Terms and Conditions.
- 6. Would I need to take any action after registration if I already have my card on recurring billing with the service provider?
 - If you already you have your card placed on recurring billing with the service providers, upon successful registration on Amex Mobile App or your Card Member Account you will be able to enjoy the additional 1% Cashback on Essential Bills.



7. I'm having problems with registering my Card / I'm not sure if I have registered correctly or if my Card is successfully registered?

• Upon successful registration, a confirmation email will be sent to you. Kindly contact our customer service hotline at 1800 295 0500 should you require further assistance.

Sample of confirmation email:



8. Is there a minimum spend to get this additional 1% Cashback?

• No minimum spend on the essential bills is required. There is no cap to how much cashback you can earn too.

9. If my Card was lost or replaced, do I need to re-register?

• Yes, if your Card was replaced due to any reason, you will be required to re-register your newly issued True Cashback Card again to enjoy the 1% additional Cashback on essential bills. Do note that you will need to contact your service provider on registering your new card for your bills as well.

10. Can my supplementary cardholders also earn this additional 1% Cashback?

Yes, if you have Supplementary Cards, a separate registration is required for each Card. Any Basic
and Supplementary Card Members who directly register their Cards and spend on recurring bills for
the selected essential services will be eligible, irrespective of the fact that the basic Card Member
pays for the supplementary Card Members' charges.

11. In what circumstances will my additional 1% Cashback not be applicable?

• If the transaction is reversed, disputed, unauthorized or fraudulent, the Cashback will not be awarded. Cashback will also not be awarded on all other payments (including but not limited to one-time payments, in-person payments or payments made through a third-party establishment/payment processor). For more details, please refer to the Terms and Conditions.

12. How and when will the "Additional 1% Cashback on Essential Bills' be credited into my account?

• The additional 1% Cashback will be awarded as statement credit to your Card Account within 5 business days from the eligible transaction but may take up to 90 days from the transaction date. It will be reflected and credited separately from any existing Cashback benefit.

The 1% additional Cashback may be awarded as separate or consolidated credits depending on transaction posting date by the merchant. The 1% additional Cashback may not be awarded in the same statement as your transaction depending on your statement cycle period.