AMERICAN EXPRESS

# American Express® Rewards Card Terms and Conditions

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American Express International Inc., (UEN S68FC1878J)
20 (West) Pasir Panjang Road #08-00, Mapletree Business City, Singapore 117439,
americanexpress.com.sg Incorporated with Limited Liability in the State of Delaware, U.S.A.


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AMERICAN EXPRESS

**The American Express® Rewards Card**

**Terms & Conditions for Spend Gift – 21,000 Membership Rewards ("MR") Points**

- This promotion is only applicable for new American Express® Rewards Basic Card Members who meet all of the following criteria:
    - Not an existing American Express® Rewards Card Member enrolled in other campaigns.
    - Apply and receive approval between 1 February 2020 and 30 April 2020 (both dates inclusive).
    - Pay the Full Annual Fee of $53.50 (inclusive of GST) in the first statement.
    - Basic Card Account must be in good standing to be eligible for participation in this promotion.
- Card Members are not allowed to convert to First Year Fee Waiver. Any such conversions will not entitle Card Member from receiving the gift as stated in this promotion.
- Card Members who cancelled their American Express® Rewards Card within the last twelve (12) months are not eligible for this promotion when they re-apply for The American Express® Rewards Card during the Promotion Period.
- Card Member has to accumulate a cumulative spend of S$1,500 within the first three (3) months from Card approval to receive 21,000 MR Points.
- 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) Annual Card fees.
- Spend on Favourite 5 places will be taken into consideration in the calculation of the S$1,500 spend threshold.
- Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S$1,500 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 eight (8) weeks from the date they meet the Spend Threshold.

  No expedite request will be allowed/ entertained.
- 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® Rewards Card Account, the bonus MR points will be clawed back from the Card Member Account.
- 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.
- Information is correct at the time of print, January 2020.

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## Supplementary Acquisition Offer – Terms and Conditions

1. This Offer is only applicable to American Express® Rewards Basic Card Members who apply and receive approval for The American Express® Rewards Supplementary Cards between 1 February 2020 and 30 April 2020 (both dates inclusive).
2. This offer is only valid if:
   a. the Supplementary Card Member applicant is not an existing Basic Card Member of the same product type as the Supplementary Card application. For example, if the individual is an existing American Express® Rewards Basic Card Member, the offer will not be valid if the individual applies for an American Express Rewards Supplementary Card of another Basic Card Member;
   b. the Supplementary Card Member does not hold an existing Supplementary Card with another Basic Card Member of the same product. For example, if the individual is an existing American Express® Rewards Supplementary Card Member of Basic Card Member A, the offer will not be valid if the individual applies to be an American Express® Rewards Supplementary Card Member of Basic Card Member B.
3. You will receive S$20 CapitaVouchers for each approved Supplementary Card, up to the first two (2) Supplementary Cards only.
4. Each Basic Card Member is only entitled to receive a maximum of two (2) sets of S$20 CapitaVouchers, regardless of the number of Supplementary Cards applied via this campaign.
5. You will receive a redemption letter delivered to your mailing address approximately twelve (12) weeks after your American Express Supplementary Card application has been approved. The redemption letter will contain details on how to redeem your CapitaVoucher.
   No expedite request will be allowed/entertained.
6. If the Card Member who was issued the gift(s) ceases to be a Card Member for any reason within six (6) months of setting up The Supplementary Card Account, he or she will be charged the value of the Vouchers.
7. 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 vouchers 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.
8. The gift must be redeemed within 2 months from the date of the redemption letter. Gift not redeemed within this validity period will be forfeited, and no extension of time or redemption period will be granted.
9. 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.
10. Offer cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
11. American Express reserves the right to withdraw or substitute the offer with other items(s) without prior notice and without assigning any reason.
12. The provision of benefits stated in the CapitaVoucher is the responsibility of CapitaLand Mall Asia Limited. American Express is not responsible or liable in the event that the benefits of the CapitaVoucher are not fulfilled by CapitaLand Mall Asia Limited. Merchants are solely responsible for the fulfillment of Offer and all relevant privileges. You accept and agree to be bound by the CapitaVoucher Terms and Conditions.
13. Card Member acknowledges that any disputes in relation to the above are to be directed solely to CapitaLand Mall Asia Limited who is providing such benefits.
14. Information is correct as of January 2020.

# American Express® Rewards Card Benefits Terms and Conditions

## GENERAL TERMS & CONDITIONS

To enjoy the privileges or benefits, Card Members must present their American Express® Rewards Card and all charges must be made to the Card. Participation of merchants is subject to change without prior notice to Card Member.

Information is correct as at date of print 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.

## YOUR FAVOURITE 5 PLACES

- 50% bonus Membership Rewards points are awarded on the first S$5,000 spent at your selected Favourite 5 places in a calendar year (1 January - 31 December).
- For spend at Favourite 5 places exceeding this, you continue to earn 1 Membership Rewards point for every dollar spent.
- Spend cap for the American Express Rewards Card is subject to change without prior notice.
- Selection of Favourite 5 places is limited to once per calendar year.
- Favourite 5 is applicable at selected merchants in Singapore only where American Express Cards are accepted.
- Participation of merchants is subject to change without prior notice to Card Members.

## MEMBERSHIP REWARDS

### Membership Rewards Programme

- One point for every S$1 spent will be awarded as long as your Card Account remains valid and enrolled in Membership Rewards, and provided it remains in good standing and is not cancelled for any reason.
- This applies only to the American Express Rewards Card issued in Singapore by American Express International, Inc.
- If you cancel your enrolment in Membership Rewards, you must redeem any points within 30 days of cancellation; otherwise, the points will be forfeited.
- If your Card Account is cancelled or terminated, any points in your Membership Rewards Account will be forfeited on the date of Account cancellation.

### First 3 Months Bonus

100% bonus promotion is valid for 90 days from time of Card approval.

### Spend Bonus

American Express Rewards Card Members who charge S$5,000 or more to their Card between 1 January and 31 December will receive a 50% Membership Rewards points bonus on all spend, applicable from the first dollar of spend.

### Points Do Not Expire

Points will be awarded for as long as your Card Account remains valid and enrolled in Membership Rewards and provided it remains in good standing and is not cancelled for any reason.

### Frequent Flyer Miles or Frequent Guest Programme Membership Rewards Transfer Fee

For each conversion of Membership Rewards points to frequent flyer or frequent guest partner programmes, a fee of S$20 will be charged to your American Express Rewards Card. The fee is inclusive of GST.

## DINING PREIVILEGES

### American Express Selects®

Please refer to amexnetwork.com.sg for full terms and condition, promotion validity period and up-to date listing of dining, shopping and lifestyle privileges.

**TRAVEL BENEFITS**

Travel Inconvenience insurance

Travel Inconvenience Insurance is underwritten by Chubb Insurance Singapore Limited. To enjoy this benefit, you need to purchase your travel tickets with your American Express Rewards Card. Refer to the Card Member Agreement for more details.

**FINANCIAL BENEFITS**

"No Worries" Guarantee

No Worries Guarantee is underwritten by Chubb Insurance Singapore Limited. No Worries Guarantee is not applicable for claims/items purchased lower than S$150. Claims must be made within 90 days of purchase. Other terms and conditions apply. Refer to the Card Member Agreement for more details.

- 90-days Return Guarantee

Return guarantee is underwritten by Chubb Insurance Singapore Limited. Return guarantee is subject to a total limit of S$5,000 for a period of one (1) calendar year from the date of issue of the Card or latest renewal date, whichever is the later. Other terms and conditions apply. Refer to the Card Member Agreement for more details.

- 90-days Purchase Protection

Purchase protection is underwritten by Chubb Insurance Singapore Limited. Purchase protection is subject to a total limit of S$25,000 for a period of one (1) calendar year from the date of issue of the Card or latest renewal date, whichever is the later. Other terms and conditions apply. Refer to the Card Member Agreement for more details.

Updated: 15 August 2020



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## BEFORE USING YOUR AMERICAN EXPRESS® REWARDS CARD, WE ASK THAT YOU TAKE NOTE OF THE FOLLOWING INFORMATION.

| | |
|---|---|
| **Product name** | The American Express® Rewards Card |
| **Interest-free period** | 22 days from statement date if bills are paid in full |
| **Interest on purchases (where applicable)** | 26.90% p.a. compounded if payment of the closing balance in your statements is not made in full; or 29.99% p.a. in the event that your account has three or more defaults* which remains unpaid for two or more consecutive months in the last 12 months |
| **Interest on cash advances** | 26.90% p.a. compounded daily from date of withdrawal amount and the relevant fees are paid in full |
| **Minimum monthly payment** | 3% or S$50, whichever is higher |
| **Late payment charges** | S$90 if minimum monthly payment is not made by due date |
| **Annual membership fees (inclusive of GST)** | Basic – S$53.50<br>Supplementary – 1st and 2nd Card is/are free<br>Subsequent Card at S$16.05 |
| **Fee for paper statement (inclusive of GST)** | S$2 |
| **Cash advance fees** | Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount |
| **Fees for foreign currency transactions** | 2.5% (2.95% with effect from 1 March 2020) |
| **Dynamic currency conversion fee** | N.A. |
| **Lost/stolen card liability** | S$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL https://abs.org.sg/docs/library/abs_creditcards_english.pdf) |

There may be of circumstances in which you have to pay other fee. See full terms and conditions at amex.co/rewardscardtnc

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### Card Member Agreement

The Card Member Agreement for the American Express® Rewards Card (as may be amended, substituted or supplemented by us from time to time) shall govern the use of your Card Account. A copy of the prevailing Card Member Agreement is made available on the American Express website. In the event of any inconsistency between the information in this leaflet and the Card Member Agreement, the Card Member Agreement shall prevail.

### Finance Charges for Purchases

If payment of the closing balance in your statement is not made in full by the relevant payment due date, a finance charge at the applicable interest rate of 26.90% p.a. subject to compounding will be levied from each transaction date on all charges in the statement and all new charges posted after the statement date. Please refer to Card Member Agreement for the basis of interest computation.

### Retrieval Fee for Documents

A retrieval fee of S$10 will apply for retrieval of your Statement of Account and S$5 for retrieval of your record of charge.

### Service Charge for Returned Cheques/GIRO

An administrative fee of S$50 will be charged for any returned cheque or GIRO arrangement.

## IMPORTANT INFORMATION

### Credit Card Interest Rate Policy

This is American Express' policy about how we adjust Credit Card interest rates based on your payment history. Under this policy, in the event we do not receive from you the minimum payment amount due on your statement of account by the relevant payment due date, you will be in default. If you have three or more defaults and/or one default which remains unpaid for two or more consecutive months in the last 12 months, we may adjust the interest rate applicable to your Card Account from 26.90% p.a. to 29.99% p.a. (subject to compounding). This higher interest rate will be in effect for 12 consecutive months. During this period, if you maintain a good credit record and your Card Account is not cancelled or terminated, your interest rate may be reinstated to our prevailing base interest rate.

### Repayment Grace Period

The repayment grace period is 22 days from the date of the statement of Account.

### Express Cash Charges

A handling fee of 5% of your withdrawal account will apply for each withdrawal amount. Financial charges at 26.90% will be charged upon the withdrawal date until the withdrawal amount and the relevant fees are paid in full.

### Minimum Monthly Payment

The minimum payment amount due on a Statement of Account is 3% of the outstanding balance plus the total sum of any overdue minimum payment and late payment charges, and any amount exceeding your credit limit, or S$50, whichever is greater.

### Lost/Stolen Card Liability

Please notify us immediately on the loss of your American Express Card. You shall not be liable for any unauthorised charges made after you have given due notification to us, provided that neither you nor any Supplementary Credit Card Member contributed to, or was involved in or benefited from the loss, theft or misuse of the Credit Card. Your liability for unauthorised Charges effected before such notice shall be limited to S$100.

### Foreign Exchange 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 2.5% (2.95% with effect from 1st March 2020).
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.

*You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.

Visit amex.co/rewardscardtnc for full terms and conditions. For Favourite 5 selection, please log in to your account at amex.co/rewardscardfav5.

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# YOUR AMERICAN EXPRESS® REWARDS CARD TERMS AND CONDITIONS

Please read these Terms and Conditions thoroughly. If you keep or use the American Express Rewards Card, you will be agreeing to these Terms and Conditions and they will govern your use of the Credit Card. If you do not wish to accept these Terms and Conditions, please cut the Credit Card in half and return the pieces to us as soon as possible.

## 1. Definitions

In these Terms and Conditions, the following words shall have the respective meanings set out hereunder unless the context otherwise requires:

"Account" or "Card Account" or "American Express Rewards Card Account" means any Account maintained by us under these Terms and Conditions.

"Agreement" means these terms and conditions.

"Available Credit Limit" means the Credit Limit less previous balance less all new charges.

"Balance Transfer" means the credit facility offered at the discretion of American Express to allow the amount(s) outstanding from other bank credit card(s) to your American Express Rewards Card on such terms and conditions from time to time.

"Basic Credit Card Member" means the individual in whose name the American Express Rewards Card Account is maintained.

"Cash Advances" means any cash advance obtained by use of a Credit Card, PIN or otherwise authorised by you for debit to the Account.

"Charge" means a transaction made or charged with the Credit Card, whether or not a record of charge form is signed, and also includes Cash Advances, Balance Transfers, fees, interest, taxes and all other amounts you have agreed to pay us or have agreed to be liable for under these Terms and Conditions.

"Closing Balance" means the sum total of the Basic Credit Card Member's and Supplementary Credit
Card Member's (if any) liabilities according to our records on the date of issue of the statement.

"Credit Card" means the American Express Rewards Card and the American Express Rewards Supplementary Credit Card or either of them (where applicable).

"Credit Limit" means the maximum amount which we allow to be charged to your Account.

"Establishment" means a person, company, firm, proprietorship, partnership, business or organisation which accepts the American Express Rewards Card in payment for goods and/or services.

"GST" means Goods and Services Tax in Singapore.

"Payment Due Date" means the date specified in the statement for payment of the Closing Balance or any part thereof (including the minimum payment).

"PIN" means the personal identification number given by us or chosen by you for use with the Credit Card.

"Singapore Dollars" means the lawful currency of Singapore.

"Supplementary Credit Card Member" means an individual other than the American Express Rewards Basic Credit Card Member to whom a Credit Card is issued and whose Charges are chargeable to the Basic Credit Card Member's Card Account.

“Terms and Conditions” means the terms and conditions set out herein and by which the use of the Credit Cards shall be governed and shall include all modifications and supplementals thereto from time to time.

“U.S. Dollars” means the lawful currency of the United States of America.

“We”, “our”, “us”, “Amex” and “American Express” mean American Express International, Inc.

“You” and “Your” means the American Express Rewards Basic Credit Card Member or where appropriate, the Supplementary Credit Card Member(s).

The headings in these Terms and Conditions are for convenience only and shall not affect the interpretation of the provisions in these Terms and Conditions.

Unless the context otherwise requires or permits, references to the singular number shall include references to the plural number and vice versa and references to natural persons shall include bodies corporate.

2. Use of the Credit Card

You must (i) sign the Credit Card issued to you in ink as soon as you receive it and before you use it; (ii) keep any PIN secret and separate from the Credit Card; (iii) only use the Credit Card within the validity dates shown on its face; (iv) not give the Credit Card or your Account number to others or allow them to use it for Charges, identification or any other purpose. If you do so, you will be liable for all Charges incurred on the Credit Card as a result; (v) not return any goods, tickets or services obtained with the Credit Card for a cash refund, but you may return them to an Establishment for credit to your Account, if that Establishment agrees or is obliged to do so; (vi) not obtain credit to your Account for any reason other than as a refund for goods or services previously purchased with the Credit Card; (vii) not use the Credit Card if a petition for your bankruptcy has been filed, unless the petition is withdrawn, or if you do not honestly expect to be able to make the minimum required repayment in full on receipt of your monthly statement; (viii) not use the Credit Card for any unlawful purpose.

3. Liability

If you are the Basic Credit Card Member, you are liable to us for all Charges on the Basic Credit Card and any Supplementary Credit Card(s) issued at your request; and you agree that all these Credit Card(s) will be used in a manner consistent with these Terms and Conditions. If you are a Supplementary Credit Card Member, you agree to use each Supplementary Credit Card bearing your name in a manner consistent with these Terms and Conditions and you will be jointly and severally liable with the Basic Credit Card Member for all Charges made in connection with the Supplementary Credit Card. All communication sent or given to the Basic Credit Card Member or the Supplementary Credit Card Member is deemed to be sent or given to both. We have the right to appropriate all payments made by you in the manner we deem fit, notwithstanding any instructions given to us at the time of such payment. In the event that we receive contradicting instructions from the Basic Credit Card Member and the Supplementary Credit Card Member(s), we may, in the exercise of our discretion, then only act on the instructions of the Basic Credit Card Member.

4. Credit Limit

We will determine your Credit Limit in respect of each Account. We may revise any of your Credit Limit(s) without prior notice. Your Credit Limit will also be shown on your monthly statement together with the amount of available credit at the statement closing date. You must not exceed the Credit Limit. Your Credit Limit will be cancelled if your Account is cancelled. If you fail to settle the minimum payment due on or before the Payment Due Date, American Express reserves the right to revise the Credit Limit. You will not be entitled to interest on credit balances in your Account. If you have more than one card issued by American Express, the Credit Limit is a combined Credit Limit for all the Card Accounts and the total indebtedness on the Card Accounts must not exceed the Credit Limit. If your total indebtedness exceeds the Credit Limit, you must make immediate payment of any excess above the Credit Limit.

5. Express Cash

Express Cash is available for Credit Card Members with more than six (6) months' Credit Card Membership. If you wish to obtain cash advances with the Credit Card, you may apply for enrolment in the Express Cash facility. To do so you must complete and submit an enrolment form. We may decline your application at our discretion. If we accept your application, we will then send you a PIN. You will not be able to obtain cash advances with the Credit Card unless you have that PIN. You can withdraw up to 20% of your Credit Limit, subject to your available balance and up US$1,000 for overseas withdrawals in cash every 14 days. We may vary this amount from time to time. The applicable interest rate, handling charges, transaction charges and other terms and conditions for Express Cash transactions will be communicated to you. For Express Cash, the handling fee for each transaction shall be 5% of your withdrawal amount. Finance charges at 26.90% p.a. will be charged upon the withdrawal date until the withdrawal amount and relevant fees are paid in full.

6. Annual Fee

Annual fees are payable for use of the Basic Credit Card and each Supplementary Credit 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.

7. GST

You shall be solely responsible for any GST, including any tax of a similar nature that may be substituted for it or levied in addition to it chargeable by law on any payment we are required by law to collect and pay in respect of such GST.

8. Interest

(i) You must pay interest on each Charge at the annual percentage rate shown on your statement from the date it is debited to your Account until it is fully repaid, except where an interest free period applies under (ii) below. (ii) Interest is not payable on a Charge (other than Cash Advances or Balance Transfer) if – you paid the full Closing Balance on your previous monthly statement by the minimum payment due date; and – you also pay the full Closing Balance on your current monthly statement by the minimum payment due date. (iii) Interest, if payable, is calculated by multiplying – the daily balance of Charges on which interest is payable; by the daily percentage rate (annual percentage rate divided by 360); and then – adding up the daily interest charges for the applicable period. (iv) Interest, if payable, is debited to your Account on the last date of each statement period and is shown on your statement.

9. Variation of Interests, Fees and Charges

We are entitled, at our absolute discretion, to vary or determine at any time and from time to time the amounts, rates, types and/or basis of calculation of all interests, fees and charges payable by you herein without giving any reason. Any changes of interests, fees and charges may be contained in the statement and shall be effective from such date as we may specify. We may debit to your Account and/or request that you pay the same on demand as we deem fit.

10. Monthly Statement

We will send you a statement once a month for each billing period during which there is any activity or a balance outstanding on your Account. The statement will identify purchases, Cash Advances, Balance Transfer transaction, fees and all other Charges, payments and credits to your Account during the billing period. The statement will also disclose to you the interest charge, statement date, opening balance, new Charges, credits, Closing Balance, Credit Limit, Available Credit Limit at statement date, Payment Due Date and minimum payment. The time between successive monthly statements will vary depending upon the number of business days in the month. You agree to notify us in writing of any omission from or error on the statement within 22 days of the date of the statement. If you do not do so, the statement shall be conclusive and binding on you.

11. Minimum Payment

(i) The monthly statement will show the minimum payment you need to pay us which will be 3% of the outstanding balance plus the total sum of any overdue minimum payment and late payment charges, and any amount exceeding your Credit Limit, or S$50 whichever is greater (ii) The minimum payment is due and payable by you to us on or before the Payment Due Date. Payment takes place only when we receive it and credit it to your Account -not when you send it. (iii) You will be required to pay us immediately if your Account is overdue or you exceed your Credit Limit. The amount you must pay will be notified on your statement. (iv) You may pay more than the minimum amount due, pay us before the Payment Due Date, pay us more than once during the billing period or pay the balance outstanding on your Account at any time. (v) You must always pay us in Singapore Dollars via the payment methods notified by us to you. You may also authorise your financial institution to debit directly from your account with them the total amount of the minimum payment due in the monthly statement ("Direct Debit"). If you select Direct Debit, we will advise you of the terms and conditions governing its operation. (vi) If we decide to accept payment in another currency, we shall convert your payment to Singapore Dollars at our rate and credit it to your Account. (vii) If we receive a cheque, draft or other payment instrument from or for you that is not honoured in full, you agree to pay us the dishonoured amount plus any reasonable collection costs and legal fees we incur. If you pay us through Direct Debit and our debit to your Account with a financial institution is not honoured in full, you agree to pay us the dishonoured amount plus any reasonable collection costs and legal fees incurred by us. We may charge a handling fee for any dishonoured cheque or payment order.

12. Late Payment Charge

If we do not receive payment of the minimum payment due shown on the monthly statement by the Payment Due Date, we reserve the right to impose a late payment charge of S$90 per month or any other rate as may be determined by us from time to time.

13. Suspension/Termination

(i) BY YOU: You can terminate this Agreement at any time by giving us written notice and returning to us all Credit Cards issued for use on the Account. Termination will only be effective when we receive all such Credit Cards and payment of all amounts outstanding in respect of the Account. You can cancel the use of a Credit Card by Supplementary Credit Card Member by notifying us in writing but you will remain liable for all Charges incurred by the Supplementary Credit Card Member. (ii) BY US: We can suspend the use of any Credit Card or terminate this Agreement at any time without having to give any reason or notice. Where we terminate the Agreement all monies outstanding on the Account (including Charges or Cash Advances not yet debited) will become due and payable immediately and you shall pay default interest thereon at the annual percentage rate shown on your statement or at such other rate as may be determined by us from time to time, from the date of termination until full payment. We may inform Establishments of cancelled Credit Cards. If the Credit Card is cancelled you must cut it in half and return both halves to us at once. You must hand it over to any Establishment that so requests or to any third party nominated by us. You agree not to use the Credit Card after it has been cancelled.

14. 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 Advances 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.

15. Foreign Exchange 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 2.5% (2.95% with effect from 1st March 2020). 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.

16. 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.

17. Lost, Stolen or Misused Credit Cards
You agree to notify us by telephone or otherwise, immediately if the Credit Card is lost, stolen, mutilated, not received when due or if you suspect that the Credit Card is being used without your permission. You shall be liable for any unauthorised use of the Credit Card to the extent permitted by law. You shall not be liable for any unauthorised Charges made after you have given notice to us, and your liability for unauthorised Charges effected before such notice shall be limited to S$100 or the equivalent thereof provided that you have acted in good faith and with reasonable care and diligence in safeguarding the Credit Card and in promptly notifying us. We may also require you to lodge a police report and furnish us with a copy thereof. The retrieval of the original Credit Card must immediately be reported to us and it must be cut in half and the pieces returned to us.

18. Change of Particulars
You must notify us immediately in writing of any change(s) in your name, address and contact information provided to us particularly your email address, mobile phone number or other contact information.

19. Billing Errors or Enquiries/ Problems with Goods or Purchases

If you have a problem with your monthly statement, please contact us at once and we will take reasonable steps to assist you by providing such information as may be necessary in relation to Charges charged to your Account. We may charge a reasonable administrative fee for statement reprints or duplicate record of charge forms. If an Establishment issues a credit slip in respect of a Charge, we will, upon receipt, credit the amount shown on that credit slip to the Card Account. No dispute with or claim against an Establishment shall entitle you to any right of set-off or counterclaim against us. We shall not be liable to you for goods or services supplied by any Establishment, or the quality or performance of any goods or services, charged with the Credit Card or if an Establishment refuses to accept the Credit Card. You must raise any claim or dispute directly with the Establishment concerned and, subject to any law to the contrary, you are not entitled to withhold payment from us because of such claim or dispute.

20. Renewal/Replacement Cards

The Credit Card will be valid until the expiration date printed on the face of the Credit Card. It is understood that you are requesting us to issue to you a renewal or replacement Credit Card before the current Credit Card expires. If you are the Basic Credit Card Member, you are also requesting us to issue to any Supplementary Credit Card Member(s) renewal or replacement Supplementary Credit Card(s) before the current Supplementary Credit Card(s) expire. We will bill renewal fees for the Account annually. We will continue to issue renewal or replacement Credit Cards and Supplementary Credit Card(s) unless any of the events in Clause 14 above occurs. We retain the right to suspend dispatch of renewal or replacement Credit Cards at our discretion.

21. Exchange Controls and Tax

You must comply with any and all applicable exchange control and tax laws and regulations affected by the use of the Credit Card, and you agree to indemnify us against any consequences of your failure to comply with these laws and regulations.

22. Data Protection and Use of Personal Data

22.1 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::

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

22.2 Use of Information

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

(i) Delivering our products and services to you, including the management and operation of your Account;

(ii) Improving our products and services and to conduct research and analysis;
(iii) Advertising and marketing our products and services, and those of our third party business partners;
(iv) 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.

22.3 Supplementary Card Members

Where we have been asked to issue a Supplementary Card:
(i) 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;
(ii) 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
(iii) Supplementary Card Members will not be permitted to change any of your Personal Information without your express consent.

22.4 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.

22.5 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.

22.6 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.

22.7 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.

22.8 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.

22.9 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.

22.10 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.

**23.** Instalment Goods and Services
If you use the Credit Card to buy goods or services, such as insurance, requiring recurring or instalment payments, you authorise us to pay such instalments for you when due and you agree to pay us for the same when we bill you. You must tell us in writing if you no longer wish us to pay premiums or instalments for you. If your Card Account or the Credit Card is suspended or cancelled we will stop paying premiums or instalments for you.

**24.** Our Property
Although for your use, all Credit Cards remain our property at all times. This means you must return the Credit Card to us if we should so request. The revocation, repossession or request for the return of the Credit Card is not, and shall not constitute any reflection on your character or creditworthiness and we shall not be liable in any way for any statement made by any person requesting the return or surrender of the Credit Card.

**25.** Our Liability
We are not liable in any way to you for any inconvenience, embarrassment, loss, damage (including but not limiting to consequential loss or special damage), cost or expense of any nature suffered or incurred by you or by any other person in respect of or in connection with the Credit Card and/or this Agreement. We are also not liable if we are unable to perform our obligations under this Agreement due directly or indirectly to the malfunction or failure of any machine or communication system or transmission link or any automated teller machine, defect or damage of the Credit Card, industrial dispute, war, Act of God or anything beyond our control or the control of our servants or agents. If we are unable to produce or send a statement to you for any reason whatsoever, we are not liable to you in any way and your liabilities and obligations under this Agreement will not be prejudiced and will continue to accrue.

**26.** Changing, Amending and Adding to These Terms and Conditions
We have the right to change or amend these Terms and Conditions or add new terms and conditions at any time. Any such changes or amendments or additions will become effective and binding on you upon notification to you by any means as we deem fit. If you do not accept any such changes or amendments or additions to these Terms and Conditions, you may cancel the Credit Card by cutting it in half and returning both halves to us. You will still be liable for all Charges incurred and all other obligations under these Terms and Conditions until the Account is repaid in full.

**27.** Notices
We shall be entitled to send any notice to you by electronic mail, short message service ("SMS"), facsimile transmission, personal delivery or ordinary post to your address last known to us. Any notice as sent by us shall be deemed to be received by you (if sent by facsimile transmission or personal delivery) on the day of dispatch or (if sent by electronic mail or SMS) when left at the last email address or telephone number known to us, or one (1) day immediately after the date of posting if sent by ordinary post addressed to your last known address.

28. No Waiver of Our Rights
No forbearance, delay or failure on our part to exercise any power or right under any of these Terms and Conditions shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.

29. Assignment
We may assign any of our rights under these Terms and Conditions or the Accounts at any time without your consent to our parent, a subsidiary, a related company or an associate company in Singapore or elsewhere.

30. Governing Law
(i) These Terms and Conditions are governed by Singapore law. All Credit Card Members submit themselves to the non-exclusive jurisdiction of the courts of Singapore. (ii) 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.

31. Rights of Third Parties
Except by a person who is our assignee pursuant to Clause 30 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.

32. Indemnity
You must indemnify and keep us fully indemnified against all claims, demands, actions and proceedings which may be made against us and in respect of any and all damages, liabilities, losses, costs and expenses (including legal costs on a full indemnity basis) which may be incurred, sustained or suffered by us, directly or indirectly, due to the use or misuse of the Credit Card(s), negligence, misconduct or breach of any of these Terms and Conditions on your part and/or any other act, thing or matter arising out of or in connection with this Agreement.

33. Electronic Agreements
You agree that we may enter into Agreements with you and notify you of changes to these terms and conditions by electronic means. Any Agreement or notice shall have the same legal effect as Agreements entered into or communications provided on paper. You will be deemed to have received any electronic notices (including changes to these terms and conditions) that are sent to the latest email address you have provided to us, that are posted on an American Express website, through links provided on a statement or other notice, or any combination of these or other means and you agree that it is your responsibility to access all such notices. You further agree that electronic copies of communications are valid as originals and you will not contest the validity of the electronic copies, absent proof of altered data or tampering.

34. Other Terms and Conditions
The use of any Credit Card is also subject to other Terms and Conditions governing the use of other facilities or benefits which may from time to time be made available.

# TRAVEL INSURANCE TERMS AND CONDITIONS

The American Express Rewards Card Travel Insurance Certificate of Insurance.

Travel Insurance Plan underwritten by Chubb Insurance Singapore Limited (herein called the 'Company')for the benefit of Covered Persons.

## COVERED PERSONS

A person shall be a Covered Person under Master Policy No (523-10001-R) ("The Policy") only if:

1. He or she is

    a) A Basic Card Member or Supplementary Card Member who has a Rewards Card, issued by American Express International, Inc., in his or her name; or

    b) The legally married spouse or dependent child under age of 23 of any eligible person described in a) above, and

2. His or her American Express Account is billed in SINGAPORE dollars.

For the purpose of this policy, a common law marriage is not considered a legal marriage, Dependent Child means a legally dependent child, including a step-child or adopted child of any eligible person described in 1a) above; and who is dependent on such persons for financial support.

## TRAVEL INCONVENIENCE COVER

**1.** Missed Connections

If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Covered Person within four (4) hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express Rewards Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to S$200, subject to a maximum of S$400 for the Insured Card Member, his or her spouse and children. This benefit does not apply if the transfer point is in the Covered Person's country of residence.

**2.** Luggage Delay

If the Covered Person's accompanied luggage checked in with the common carrier is not delivered to him or her within six (6) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Covered Person for American Express Rewards Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to S$200, subject to a maximum of S$400 for the Insured Card Member, his or her spouse and children. This benefit does not apply if the luggage delay is in the Covered Person's country of residence.

**3.** Luggage Loss

If the Covered Person's accompanied checked in luggage is not delivered to him or her within forty- eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Rewards Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to S$500, subject to a maximum of S$1,000 for the Insured Card Member, his or her spouse and children. This benefit does not apply if the luggage loss is in the Covered Person's country of residence.

The above benefits apply in respect of Covered Persons who are Basic or Supplementary Card Members and for spouses and dependent children (as defined) but shall be subject to a per family maximum indemnity of double the above Basic or Additional Card Members benefit as specified. "Country of Residence" shall mean:

a) The country of which the insured is a permanent resident, or;
b) Any other country to which the insured person is assigned or seconded.

Exclusions:
The Policy does not cover any loss caused or contributed to by:

1. War or any act of war; whether declared or undeclared.
2. Any illegal act by or on behalf of the Covered Person and/or his beneficiaries.
3. While serving as an operator or crew member of any conveyance.
4. Confiscation or requisition by Customs or other Government authority.
5. Failure of the Covered Person to take reasonable measures to save or recover lost luggage.
6. Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report.

Claims

1. All information and evidence required by the Company or its agents shall be furnished at the expense of the Covered Person or his or her personal representative and shall be in such form and of such nature as the Company may prescribe.

2. Written notice of all claims must be given as soon as possible, but no later than 21 days after the event giving rise to the claim to: Chubb Insurance Singapore Limited, 600 North Bridge Road Parkview Square #08-01, Singapore 188778.

3. Original receipts relating to expenses incurred in which indemnity is claimed under this insurance must be supplied to Chubb Insurance Singapore Limited. Also, the Record of Change Form, verifying that the relevant flight tickets were charged to an American Express Card Account and, in respect of lost or delayed luggage, a copy of the Property Irregularity Report obtained from the airline, must be supplied to Chubb Insurance Singapore Limited together with the following information:
   - Full details of the Flight (Airline, Flight Numbers, Departure Airport, Destination, Schedule Times and Arrival Airport).
   - Full details of the delay or loss incurred.
   - Full details of expenses for which reimbursement is claimed.
   - Written receipts acknowledging the return of luggage (for luggage delay).

# “NO WORRIES” GUARANTEE - TERMS AND CONDITIONS

The Meaning of Certain Words

Company means Chubb Insurance Singapore Limited.

Insured Person means the American Express Rewards Card Member holding a valid American Express Rewards Card issued by the Policyholder.

Master Policy is the group insurance policy 523-10001-R held by American Express International, Inc., Crawford Road P.O. Box 852 Singapore 911912 for the benefit of American Express Rewards Card Members.

Policy means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Chubb Insurance Singapore Limited.

Policyholder means the party who is named as the policy holder on the Policy.

Supplementary Card means the Card other than the Basic American Express Rewards Card where charges are chargeable to the Basic Credit Card Member's Credit Card Account.

Description of Coverage: Purchase Protection
Purchase Protection provides for the repair, replacement of property and at the discretion of the Company, the indemnification of the Insured Person for property which has been damaged or stolen within 90 days of purchase, if the property was purchased solely for personal use and with the American Express Rewards Card issued by the Policyholder*. Coverage is provided up to S$10,000 per item of property, and up to a maximum of S$25,000 per calendar year for each American Express Rewards Card Account held by the Insured Person. The number of Supplementary Card accounts applied for by the Insured Person shall not be taken into account when determining the maximum claim amount permitted per calendar year.

* Subject to the terms and conditions set out herein.

TERMS AND CONDITIONS

This insurance is Supplementary
The Master Policy is not a substitute for any other insurance which also insures against damage or theft to personal property. The Policy will indemnify the Insured Person only to the extent that the damage or theft has not been indemnified by any other insurance and is subject to the terms and conditions contained herein.

Lost and Damaged Items
Any item of property which has been left unattended in a place accessible to the public and which is damaged or lost shall not constitute damage or theft within the terms of the Master Policy.

If an Insured Person has purchased property covered by the Purchase Protection under the Master Policy and given such property as gifts to third party recipients (“Third Party Recipients”), the Third Party Recipients will be the beneficiary of the coverage offered by the Insured Person in accordance with the Master Policy requirements. If a covered item is given as a gift, the coverage will continue to apply provided that the Card Member makes the claim on behalf of the recipient of the gift.

Limitation and Products Not Covered
1. The total liability of the Company for each item of property insured under the Master Policy shall not exceed the total amount (including applicable taxes and other government charges)

reflected on the Insured Person's billing statement, store receipt with respect to that item (hereinafter referred to as the "Purchase Price") or S$10,000 whichever is lower.

2. For property purchased with a partial payment utilising the American Express Rewards Card, the total limit of liability will be pro-rated based upon the percentage the partial payment bears to the Purchase Price.

3. The Company shall at its sole discretion either repair or replace the damaged or lost items belonging to a pair or set or indemnify the Insured Person or the Third Party Recipient for the Purchase Price of the set or pair, subject to (#1) above, provided that the items are unusable individually and cannot be replaced individually.

4. Purchase Protection coverage shall only apply to damage or theft which occurs within 90 days of the purchase of the property.

Exclusions

1. The Company shall not be obligated to indemnify the Insured Person for the first S$150 of each valid claim.

2. There shall be no payment under the Policy for the damage to or theft of property arising from:
   a) War, invasion, hostilities rebellion, insurrection, confiscation by order of a government or public authority or risks of contraband or losses arising from illegal activity or acts;
   b) Normal wear and tear;
   c) Unexplainable disappearance (loss of property under unknown or puzzling circumstances which are difficult to explain or understand and where theft cannot be proven);
   d) Damage arising from inherent product defects; or
   e) Theft of or from motor vehicles.

3. There shall be no payment under the Policy for damage to or theft of:
   a) Cash, or its equivalent, travellers cheques, tickets or any negotiable instruments;
   b) Animals or living plants;
   c) Jewelry, watches, precious metal and gem stones which the Insured Person brings with him during his overseas travel, unless carried by hand and under the personal supervision of the Insured Person or the Insured Person's travelling companion; and
   d) Electronic equipment such as mobile phones, PDAs, computers or computer related equipment which are damaged or lost whilst being used at the place of employment.

4. In addition, there shall be no coverage under the Master Policy:
   a) For damage to or theft of property as a result of direct physical abuse to one's property by the Insured Person;
   b) For damage to or theft of property where the property was procured by the Insured Person through fraud or other illegal means;
   c) Where the Insured Person knowingly makes a false or fraudulent claim;
   d) Where a report to the appropriate authorities has not been made within 48 hours after the damage or theft was discovered, and a written report obtained; or
   e) For any item of property left unattended in a place accessible to the public.

Due Diligence

The Insured Person shall use due diligence and do all things reasonably practicable to avoid or diminish any risk of damage to or theft of property so insured under the Master Policy.

DESCRIPTION OF COVERAGE: RETURN GURANTEE

Return Guarantee provides for product satisfaction on designated items purchased solely for personal use and entirely with the American Express Rewards Card issued by the Policyholder. If, within 90 days of purchase, an Insured Person is dissatisfied with the item purchased and the

retailer refuses to take the purchased item back, the Insured Person can return it to the Company, who will credit the Insured Person's American Express Rewards Card Account with the Purchase Price*, up to a maximum of S$800 per item, and subject to a maximum of S$5,000 for each American Express Rewards Card Account held by the Insured Person per calendar year. The number of Supplementary Cards applied for by the Insured Person shall not be taken into account when determining the maximum claim amount permitted per calendar year. The amount credited to the Insured Person's American Express Rewards Card Account shall hereinafter be referred to as the "Return Guarantee Refund".

*Subject to the terms and conditions set out herein.

Terms and Conditions

This insurance is Supplementary

The Master Policy is not a substitute for any other insurance which also covers Return Guarantee on items purchased in Singapore. The Policy will indemnify the Insured Person only to the extent that the item purchased has not been covered by any other Return Guarantee insurance and is subject to the terms and conditions contained herein.

1. The Company shall not be obligated to pay the Return Guarantee Refund, if on the date of purchase of the item, or on the date of claim filling, any amount due on the Insured Person's American Express Rewards Card Account is overdue or the Insured Person's American Express Rewards Card Account is cancelled.

2. Purchases must be made in Singapore and charged in full on the Insured Person's American Express Rewards Card. Return Guarantee Refunds are limited toa maximum of S$800 per item and subject to a maximum of S$5,000 per American Express Rewards Card Account held by the Insured Person per calendar year (not taking into account any Supplementary Cards applied for by the Insured Person.)

3. Return Guarantee Refunds will not be made for any items with a Purchase Price of S$150 or less.

4. The item returned by the Insured Person must be received by the Company brand new (with original label still intact), undamaged, in good condition and in workingorder.

Limitations and Products Not Covered

1. Items not covered are: animals and living plants; one of a kind items (including antiques, artwork and furs); limited edition items, going-out-of-business sale items; consumable and perishable goods; jewelry and precious stones; services and additional costs (such as installation charges, warranties, shipping or memberships); rare and previous coins; used, rebuilt and refurnished items; mobile/cellular phones; compact discs; digital video discs; audiotapes; video- tapes; computer software; books of any kind; health care items (such as blood pressure machines and diabetes equipment); tickets of any kind; motorised vehicles and their parts; firearms; land and buildings; negotiable instruments (such as promissory notes, stamps, and travellers cheques); cash and its equivalent; and items permanently affixed to home, office, vehicle, etc. (such as garage doors openers, car alarms); illegal property; formal wear including, but not limited to, evening gown, wedding gown or tuxedo; underwear, surcharge, etc.

2. This policy is supplemental and only applies if a claim is made over items covered by this Master Policy within 90 days of original purchase.

The Company shall not be liable for any claim:

1. Arising out of the imposition of any surcharge;
2. Arising out of the fraudulent act of the Insured Person or arising from illegal activity;
3. Made in respect of item purchased more than 90 days after the date of original purchase; or
4. Not reported back to the Company within 30 days from the date of the retailer refusing to take back the purchased item.

Underwritten by Chubb Insurance Singapore Limited. American Express reserves the right to terminate the benefit at any time by giving 30 days prior written notice.

Updated: 1 February 2020

**American Express International Inc. (UEN S68FC1878J)**
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Singapore 117439. americanexpress.com.sg
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