

# American Express® True Cashback Card Benefits Terms and Conditions

## **GENERAL TERMS & CONDITIONS**

To enjoy the privileges or benefits, Card Members must present their American Express True Cashback 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.

## **CASHBACK**

### 1.5% Cashback

- You will earn Cashback at the rate of 1.5% for purchases of goods and services on your Account, subject to the Cashback Terms and Conditions and any promotional offer we make. The Cashback is calculated on the value of each purchase multiplied by the Cashback rate and the value of each purchase will be rounded off to the nearest dollar before Cashback is calculated. The final Cashback amount for each purchase will be calculated as the exact digits in the first two decimal places. We reserve the right to retract, deduct and/or re-compute any Cashback amount in cases where we, in our absolute discretion, deem that there is an abuse of the Cashback program.

### 3% Cashback Welcome Bonus

- As a welcome bonus, you will earn Cashback at the rate of 3% on up to a total of S\$5,000 of purchases of goods and services made on your account (which shall include both spending by you and your Supplementary Card Members) in the first 6 months of your American Express True Cashback Card Membership, subject to the other Cashback Terms and Conditions and any promotional offer we make. When the Cashback rate of 3% applies to a purchase of goods or services during the welcome bonus period, the Cashback rate of 1.5% will not be applied in addition to the Cashback rate of 3% to the same purchase. Purchases of goods and services in excess of S\$5,000 during the welcome bonus period will earn Cashback at the standard rate of 1.5%, subject to the other Cashback Terms and Conditions and any other promotional offer we make.

Cashback will be paid to you by crediting your Account and included in your monthly statement. We will only credit your Account if it is in good standing and not overdue. No Cashback will be earned in respect of interest, charges, fees (including annual fees and late payment fees), balance transfers, instalment plans or converted balances (from both American Express and other issuers), cash advances (including transactions treated as cash), loading of pre-paid cards, American Express Travellers Cheque sales or foreign exchange transactions. A negative adjustment will be made to your Cashback balance if there are any credits posted to your account including those arising from returned goods or services or from billing disputes calculated in the same way as you earn Cashback.

Please refer to the Cashback Terms and Conditions section in the Card Member Agreement for more details.

## **AMERICAN EXPRESS SELECTS®**

Please refer to [amexnetwork.com.sg](http://amexnetwork.com.sg) for full terms and condition, promotion validity period and up-to date listing of dining, shopping and lifestyle privileges.

## **AMERICAN EXPRESS GLOBAL DINING PROGRAM**

Please refer to [amexdiningprogram.com](http://amexdiningprogram.com) for full terms and conditions and listing of participating merchants.

## **TRAVEL INCONVENIENCE AND TRAVEL ACCIDENT BENEFITS**

Travel Inconvenience Insurance and Travel Accident Benefits are underwritten by Chubb Insurance Singapore Limited. To enjoy privileges, Card Member(s) must charge the entire fare to the American Express True Cashback Card. Other terms and conditions apply. For full set of Travel Inconvenience and Accident Insurance Terms and Conditions, please refer to the Summary of The American Express® True Cashback Card Travel Insurance Benefits Section in the [Card Member Agreement](#).

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