



Moneysmart Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Limited Time Promotion – S\$50 eCapitaVoucher for New to American Express Card Members

Promotion

1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 18 November 2024 to 2 December 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Do not hold an existing Basic American Express Consumer Card at the point of application.
 - 2.2 Do not previously hold a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.3 Apply for the Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period and receive approval by 2 December 2024 (date inclusive).
 - 2.4 Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - 2.5 Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement.
 - 2.6 Have not already submitted an application for a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under other promotions.
 - 2.7 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Mechanics

3. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).
4. Eligible Card Members must fulfil the following criteria to receive the relevant Gift (S\$50 eCapitaVoucher) indicated in the table below.

Gift	Criteria
S\$50 eCapitaVoucher	<ol style="list-style-type: none">1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period2. Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement

5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member’s Account.
7. If the Annual Fee is subsequently reversed for the first Eligible Card year, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member’s Account.



General

8. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>>
9. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of Card approval for The American Express Singapore Airlines KrisFlyer Ascend Credit Card Account, the Gift will be recovered from the Card Member's Account.
10. For non-eligible spend, please visit go.amex/sgexclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
11. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
12. Eligible Card Member will receive a redemption letter via email or mail approximately twelve (12) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$397.85 (incl. of 9% GST). The redemption letter will contain details on how to redeem the Gift.
13. No expedite request will be allowed/entertained.
14. The Gift is strictly not transferrable or exchangeable for cash.
15. The Gift must be redeemed by the date stated in the redemption letter. Gift not redeemed within the redemption period will be forfeited, and no extension of redemption period will be granted.
16. Each Gift can only be redeemed once. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional Vouchers will be charged to the Card Member's Account.
17. In the event of our suspicion of illegal activities in connection with the Voucher(s) or Gift, including without limitation fraud or an attempt at deception, we are entitled to report such activity to the relevant authorities.
18. The provision of benefits stated in the CapitaVoucher is the responsibility of CapitaLand Voucher Pte. Ltd. American Express is not responsible or liable in the event that the benefits of the CapitaVoucher are not fulfilled by CapitaLand Voucher Pte. Ltd. You accept and agree to be bound by the CapitaVoucher Terms and Conditions.
19. Card Member acknowledges that any disputes in relation to the use of the CapitaVoucher are to be directed solely to CapitaLand Voucher Pte. Ltd. who is providing such benefits. 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 Merchant.
20. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
21. American Express International Inc. reserves the right to change, suspend or terminate the Campaign and/or Gifts due to change in contractual terms with our partners, unforeseen circumstances or matters



beyond our reasonable control. If we do so, we will use commercially reasonable efforts to keep you informed of such changes. In the event of any disputes arising from this Campaign, the decision of American Express International Inc. shall be final.

22. Information is correct at the time of publication, November 2024.



Moneysmart Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion – Up to 38,000 KrisFlyer Miles for New to American Express Card Members

Promotion

1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 1 October 2024 to 2 December 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Do not hold an existing Basic American Express Consumer Card at the point of application.
 - 2.2 Do not previously hold a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.3 Apply for the Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period and receive approval by 2 December 2024 (date inclusive).
 - 2.4 Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - 2.5 Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement.
 - 2.6 Have not already submitted an application for a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under other promotions.
 - 2.7 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Mechanics

3. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).
4. Eligible Card Members must fulfil the following criteria to receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
27,800 KrisFlyer miles	<ol style="list-style-type: none">1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period2. Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement
4,000 bonus KrisFlyer miles	Qualifying spend of S\$1,000 above is made in foreign currency
First Charge	Criteria
5,000 KrisFlyer miles	First charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Earn	Criteria
1,200 KrisFlyer miles	Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent)
Total 38,000 KrisFlyer miles	



5. For avoidance of doubt, should the Qualifying Spend be made locally, eligible Card Members will receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
27,800 KrisFlyer miles	<ol style="list-style-type: none">1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period2. Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement
First Charge	Criteria
5,000 KrisFlyer miles	First charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Earn	Criteria
1,200 KrisFlyer miles	Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent locally)
Total 34,000 KrisFlyer miles	

6. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
7. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.
8. If the Annual Fee is subsequently reversed for the first Eligible Card year, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.

General

9. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>>
10. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of Card approval for The American Express Singapore Airlines KrisFlyer Ascend Credit Card Account, the Gift will be recovered from the Card Member's Account.
11. For non-eligible spend, please visit go.amex.sg/exclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
12. Eligible spend made in foreign currencies will be converted into Singapore dollars based on American Express' then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your Eligible Card account will be used for the purposes of computing the Qualifying Spend. The date the transaction is charged may not be the same as the date the transaction is posted on American Express' system due to factors including but not limited to processing time and difference in time zones (where applicable).
13. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.



14. The bonus KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Ascend Credit Card.
15. Eligible Card Member will be awarded the bonus KrisFlyer miles approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$397.85 (incl. of 9% GST).
16. No expedite request will be allowed/entertained.
17. The Gift is strictly not transferrable or exchangeable for cash.
18. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
19. American Express International Inc. reserves the right to change, suspend or terminate the Campaign and/or Gifts due to change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. If we do so, we will use commercially reasonable efforts to keep you informed of such changes. In the event of any disputes arising from this Campaign, the decision of American Express International Inc. shall be final.
20. Information is correct at the time of publication, November 2024.



Moneysmart Terms & Conditions for The American Express® Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion – Up to 28,000 KrisFlyer Miles for Existing American Express Card Members

Promotion

1. The American Express Singapore Airlines KrisFlyer Ascend Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 1 October 2024 to 2 December 2024, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Do not previously hold a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.2 Apply for the Singapore Airlines KrisFlyer Ascend Credit Card within the Promotion Period and receive approval by 2 December 2024 (date inclusive).
 - 2.3 Submit Card application through the following URL:
<https://www.americanexpress.com/sg/campaigns/moneysmart.html>
 - 2.4 Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement.
 - 2.5 Have not already submitted an application for a Basic American Express Singapore Airlines KrisFlyer Ascend Credit Card under other promotions.
 - 2.6 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Mechanics

3. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first month upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).
4. Eligible Card Members must fulfil the following criteria to receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
17,800 KrisFlyer miles	<ol style="list-style-type: none">1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period2. Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement
4,000 bonus KrisFlyer miles	Qualifying spend of S\$1,000 above is made in foreign currency
First Charge	Criteria
5,000 KrisFlyer miles	First charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Earn	Criteria
1,200 KrisFlyer miles	Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent)
Total 28,000 KrisFlyer miles	



5. For avoidance of doubt, should the Qualifying Spend be made locally, eligible Card Members will receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
17,800 KrisFlyer miles	1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period 2. Pay the Full Annual Fee of S\$397.85 (incl. of 9% GST) in the first statement
First Charge	Criteria
5,000 KrisFlyer miles	First charge on Card (applicable for first-time Singapore Airlines Credit Card applicants only)
Earn	Criteria
1,200 KrisFlyer miles	Awarded on the S\$1,000 of Qualifying Spend (based on 1.2 KrisFlyer miles per S\$1 spent locally)
Total 24,000 KrisFlyer miles	

6. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
7. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.
8. If the Annual Fee is subsequently reversed for the first Eligible Card year, the Gift awarded to the account will be clawed back. If the claw back is unsuccessful, the cash equivalent of the gift value will be charged to the Card Member's Account.

General

9. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>>
10. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of Card approval for The American Express Singapore Airlines KrisFlyer Ascend Credit Card Account, the Gift will be recovered from the Card Member's Account.
11. For non-eligible spend, please visit go.amex.sg/exclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
12. Eligible spend made in foreign currencies will be converted into Singapore dollars based on American Express' then prevailing exchange rate applicable at the time of exchange. The transaction amount posted in your Eligible Card account will be used for the purposes of computing the Qualifying Spend. The date the transaction is charged may not be the same as the date the transaction is posted on American Express' system due to factors including but not limited to processing time and difference in time zones (where applicable).



13. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
14. The bonus KrisFlyer miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Ascend Credit Card.
15. Eligible Card Member will be awarded the bonus KrisFlyer miles approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$397.85 (incl. of 9% GST).
16. No expedite request will be allowed/entertained.
17. The Gift is strictly not transferrable or exchangeable for cash.
18. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
21. American Express International Inc. reserves the right to change, suspend or terminate the Campaign and/or Gifts due to change in contractual terms with our partners, unforeseen circumstances or matters beyond our reasonable control. If we do so, we will use commercially reasonable efforts to keep you informed of such changes. In the event of any disputes arising from this Campaign, the decision of American Express International Inc. shall be final.
19. Information is correct at the time of publication, November 2024.