



Moneysmart Terms & Conditions for the 30 Million KrisFlyer miles Campaign – Up to 38,000 KrisFlyer Miles for New to American Express Card Members (The American Express® Singapore Airlines KrisFlyer Ascend Credit Card)

Campaign

1. The 30 Million KrisFlyer miles Campaign (the “**Campaign**”) will run from 24 July 2024 to 30 September 2024, both dates inclusive (the “**Campaign Period**”).
2. To be eligible for this Campaign, 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 Campaign Period and receive approval by 30 September 2024 (date inclusive).
 - 2.4 Submit Card application through the following url:
<https://www.americanexpress.com/en-sg/campaigns/kfoffer-limited-time/index.html>
 - 2.5 Pay the Full Annual Fee of S\$343.35 (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 Campaign.

Mechanics

3. The Campaign will have a pool of 30 Million KrisFlyer miles which will be shared amongst the participating products – The Platinum Card®, The American Express® Singapore Airlines KrisFlyer Ascend Credit Card and The American Express® Singapore Airlines KrisFlyer Credit Card. More details of the Campaign can be found [here](#).
4. Eligible Card Members who apply and get approval within the Campaign Period will receive the additional KrisFlyer miles (“Gift B”, as indicated in the table below, under Clause 6) from the pool of the miles.
5. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first 30 calendar days upon Card approval (“**Qualifying Spend Period**”) to receive the Gift(s) (as indicated in the table below)



6. Eligible Card Members must fulfil the following criteria to receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
A. 27,800 bonus KrisFlyer miles	1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period 2. Pay the Full Annual Fee of S\$343.35 (incl. of 9% GST) in the first statement
B. 4,000 bonus KrisFlyer miles	
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 38,000 KrisFlyer miles	

7. For avoidance of doubt, should the pool of 30 Million KrisFlyer miles run out before the Campaign end date, 30 September 2024 (date inclusive), New to American Express Card Members will receive the respective KrisFlyer miles as indicated in the table below.

Gift	Criteria
27,800 bonus KrisFlyer miles	1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period 2. Pay the Full Annual Fee of S\$343.35 (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	

8. The amount of KrisFlyer miles remaining in the pool will be updated on a monthly basis. The bonus KrisFlyer miles ("Gift B", indicated in the table under Clause 6), will be deducted from the pool of KrisFlyer miles once eligible Card Member's application is approved. The updated amount can be found [here](#).
9. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
10. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift(s) will be clawed back from the Card Member's Account.
11. 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

12. 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/>>
13. 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(s) will be recovered from the Card Member's Account.
14. The Qualifying Spend must be posted within the Qualifying Spend Period in order to be taken into consideration in the calculation of the Qualifying Spend.
15. 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.
16. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift(s).
17. 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.
18. 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\$343.35 (incl. of 9% GST).
19. No expedite request will be allowed/entertained.
20. The Gift(s) is strictly not transferrable or exchangeable for cash.
21. This Campaign shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
22. 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.
23. Information is correct at the time of publication, July 2024.



Moneysmart Terms & Conditions for the 30 Million KrisFlyer miles Campaign – Up to 28,000 KrisFlyer Miles for Existing American Express Card Members (The American Express® Singapore Airlines KrisFlyer Ascend Credit Card)

Campaign

1. The 30 Million KrisFlyer miles Campaign (the “**Campaign**”) is valid from 24 July 2024 to 30 September 2024, both dates inclusive (the “**Campaign Period**”).
2. To be eligible for this Campaign, 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 Campaign Period and receive approval by 30 September 2024 (date inclusive).
 - 2.3 Submit Card application through the following url:
<https://www.americanexpress.com/en-sg/campaigns/kfoffer-limited-time/index.html>
 - 2.4 Pay the Full Annual Fee of S\$343.35 (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 Campaign.

Mechanics

3. The Campaign will have a pool of 30 Million KrisFlyer miles which will be shared amongst the participating products – The Platinum Card®, The American Express® Singapore Airlines KrisFlyer Ascend Credit Card and The American Express® Singapore Airlines KrisFlyer Credit Card. More details of the Campaign can be found [here](#).
4. Eligible Card Members who apply and get approval within the Campaign Period will receive the additional KrisFlyer miles (“Gift B”, as indicated in the table below, under Clause 6) from the pool of the miles.
5. Card Members need to spend on eligible purchases of goods and services (“**Qualifying Spend**”) within the first 30 calendar days upon Card approval (“**Qualifying Spend Period**”) to receive the Gift (as indicated in the table below).



6. Eligible Card Members must fulfil the following criteria to receive the respective KrisFlyer miles indicated in the table below.

Gift	Criteria
A. 17,800 bonus KrisFlyer miles	1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period 2. Pay the Full Annual Fee of S\$343.35 (incl. of 9% GST) in the first statement
B. 4,000 bonus KrisFlyer miles	
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 28,000 KrisFlyer miles	

7. For avoidance of doubt, should the pool of 30 Million KrisFlyer miles run out before the Campaign end date, 30 September 2024 (date inclusive), Existing American Express Card Members will receive the respective KrisFlyer miles as indicated in the table below.

Gift	Criteria
17,800 bonus KrisFlyer miles	1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period 2. Pay the Full Annual Fee of S\$343.35 (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	

8. The amount of KrisFlyer miles remaining in the pool will be updated on a monthly basis. The bonus KrisFlyer miles ("Gift B", indicated in the table under Clause 6), will be deducted from the pool of KrisFlyer miles once eligible Card Member's application is approved. The updated amount can be found [here](#).
9. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$1,000 Qualifying Spend.
10. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member's Account.
11. 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

12. 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/>>
13. 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.
14. The Qualifying Spend must be posted within the Qualifying Spend Period in order to be taken into consideration in the calculation of the Qualifying Spend.
15. 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.
16. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
17. 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.
18. 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\$343.35 (incl. of 9% GST).
19. No expedite request will be allowed/entertained.
20. The Gift is strictly not transferrable or exchangeable for cash.
21. The Campaign shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
22. 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.
23. Information is correct at the time of publication, July 2024.