

Moneysmart Terms & Conditions for the 30 Million KrisFlyer miles Campaign – Up to 141,000 Membership Rewards® (“MR”) Points for New to American Express Card Members (The Platinum 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 hold an existing Basic American Express Consumer Card at the point of application.
 - 2.2 Do not previously hold a Basic Platinum Card that was terminated/closed in the last twenty-four (24) months prior to the application.
 - 2.3 Apply for The Platinum 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\$1,744 (incl. of 9% GST) in the first statement.
 - 2.6 Have not already submitted an application for a Basic Platinum 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 C”, awarded in the form of MR points, 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 60 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 MR points indicated in the table below.

Gift	Criteria
A. 40,000 bonus Membership Rewards points	Pay the Full Annual Fee of S\$1,744 (incl. of 9% GST) in the first statement
B. 48,000 bonus Membership Rewards points	Spend S\$8,000 of Qualifying Spend within Qualifying Spend Period
C. 43,000 bonus Membership Rewards points	
Earn	Criteria
10,000 Membership Rewards points	Awarded on the S\$8,000 of Qualifying Spend (based on 2 Membership Rewards points for every S\$1.60 spent)
Total 141,000 Membership Rewards points	



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 MR points as indicated in the table below.

Gift	Criteria
A. 40,000 bonus Membership Rewards points	Pay the Full Annual Fee of S\$1,744 (incl. of 9% GST) in the first statement
B. 48,000 bonus Membership Rewards points	Spend S\$8,000 of Qualifying Spend within Qualifying Spend Period
Earn	Criteria
10,000 Membership Rewards points	Awarded on the S\$8,000 of Qualifying Spend (based on 2 Membership Rewards points for every S\$1.60 spent)
Total 98,000 Membership Rewards points	

8. The amount of KrisFlyer miles remaining in the pool will be updated on a monthly basis. The bonus KrisFlyer miles ("Gift C", 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\$8,000 Qualifying Spend.
10. If the Annual Fee is subsequently reversed for the first Eligible Card year, all gifts (including Gift A) 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.
11. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, Gift B and C (if eligible) will be clawed back from the Card Member's Account.

General

12. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/charge-cards/platinum-card/>>
13. If the recipient of the Gift(s) ceases to be a Card Member for any reason within six (6) months of Card approval for The Platinum 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. Gift A will be awarded to Card Members approximately ten (10) weeks from the date the Full Annual Fee payment of S\$1,744 (incl. of 9% GST) is made.
18. Gift B will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend.
19. Gift C will be awarded to eligible Card Members, who apply and get approval during the Campaign period, approximately ten (10) weeks from the date they meet the Qualifying Spend. In the event that the pool of miles run out before the Campaign end date, Gift C will not be awarded to eligible Card Members.
20. No expedite request will be allowed/entertained.
21. The Gift(s) is strictly not transferrable or exchangeable for cash. The redemption of Membership Reward Points is subject to the [Membership Rewards Terms & Conditions for Personal Cards](#).
22. The Campaign shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
23. 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.
24. Information is correct at the time of publication, July 2024.



Moneysmart Terms & Conditions for the 30 Million KrisFlyer miles Campaign – Up to 130,000 Membership Rewards® (“MR”) Points for Existing American Express Card Members (The Platinum 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 Platinum Card that was terminated/closed in the last twenty-four (24) months prior to the application.
 - 2.2 Apply for The Platinum 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\$1,744 (incl. of 9% GST) in the first statement.
 - 2.5 Have not already submitted an application for a Basic Platinum 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 C”, awarded in the form of MR points, 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 60 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 MR points indicated in the table below.

Gift	Criteria
A. 40,000 bonus Membership Rewards points	Pay the Full Annual Fee of S\$1,744 (incl. of 9% GST) in the first statement
B. 48,000 bonus Membership Rewards points	Spend S\$8,000 of Qualifying Spend within Qualifying Spend Period
C. 32,000 bonus Membership Rewards points	
Earn	Criteria
10,000 Membership Rewards points	Awarded on the S\$8,000 of Qualifying Spend (based on 2 Membership Rewards points for every S\$1.60 spent)
Total 130,000 Membership Rewards points	

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 MR points as indicated in the table below.

Gift	Criteria
A. 40,000 bonus Membership Rewards points	Pay the Full Annual Fee of S\$1,744 (incl. of 9% GST) in the first statement
B. 48,000 bonus Membership Rewards points	Spend S\$8,000 of Qualifying Spend within Qualifying Spend Period
Earn	Criteria
10,000 Membership Rewards points	Awarded on the S\$8,000 of Qualifying Spend (based on 2 Membership Rewards points for every S\$1.60 spent)
Total 98,000 Membership Rewards points	

8. The amount of KrisFlyer miles remaining in the pool will be updated on a monthly basis. The bonus KrisFlyer miles ("Gift C", 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\$8,000 Qualifying Spend.
10. If the Annual Fee is subsequently reversed for the first Eligible Card year, all gifts (including Gift A) 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.
11. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, Gift B will be clawed back from the Card Member's Account.



General

12. Card Members will not be eligible to the Welcome Offers stated on:
<<https://www.americanexpress.com/sg/charge-cards/platinum-card/>>
13. If the recipient of the Gift(s) ceases to be a Card Member for any reason within six (6) months of Card approval for The Platinum 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. Gift A will be awarded to Card Members approximately ten (10) weeks from the date the Full Annual Fee payment of S\$1,744 (incl. of 9% GST) is made.
18. Gift B will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend.
19. Gift C will be awarded to eligible Card Members, who apply and get approval during the Campaign period, approximately ten (10) weeks from the date they meet the Qualifying Spend. In the event that the pool of miles run out before the Campaign end date, Gift C will not be awarded to eligible Card Members.
20. No expedite request will be allowed/entertained.
21. The Gift(s) is strictly not transferrable or exchangeable for cash. The redemption of Membership Reward Points is subject to the [Membership Rewards Terms & Conditions for Personal Cards](#).
22. The Campaign shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
23. 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.
24. Information is correct at the time of publication, July 2024.