

## MoneySmart Terms & Conditions for The American Express® Platinum Credit Card Sign Up Promotion - S\$300 Statement Credits for New to American Express Card Members

### Promotion

1. The American Express Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 3 December 2024 to 15 January 2025, 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 Platinum Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
  - 2.3 Apply for the Platinum Credit Card within the Promotion Period and receive approval by 15 January 2025 (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\$327 (incl. of 9% GST) in the first statement.
  - 2.6 Have not already submitted an application for a Basic American Express Platinum 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 statement credits indicated in the table below.

Gift	Criteria
S\$300 Statement Credits	<ol style="list-style-type: none"><li>1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period</li><li>2. Pay the Full Annual Fee of S\$327 (incl. of 9% GST) in the first statement</li></ol>

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/platinum-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 Platinum Credit Card Account, the Gift will be recovered from the Card Member's Account.
10. 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.
11. For non-eligible spend, please visit [go.amex/sgexclusions](http://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.
12. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
13. Gift will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$327 (incl. of 9% GST).
14. No expedite request will be allowed/entertained.
15. The Gift(s) is strictly not transferrable or exchangeable for cash.
16. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
17. American Express International Inc. reserves the right to change, suspend or terminate the Promotion 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 Promotion, the decision of American Express International Inc. shall be final.
18. Information is correct at the time of publication, December 2024.



## **Moneysmart Terms & Conditions for The American Express® Platinum Credit Card Sign Up Promotion - S\$200 Statement Credits for Existing American Express Card Members**

### **Promotion**

1. The American Express Platinum Credit Card Sign Up Promotion (the “**Promotion**”) is valid from 3 December 2024 to 15 January 2025, 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 Platinum Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
  - 2.2 Apply for the Platinum Credit Card within the Promotion Period and receive approval by 15 January 2025 (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\$327 (incl. of 9% GST) in the first statement.
  - 2.5 Have not already submitted an application for a Basic American Express Platinum 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 statement credits indicated in the table below.

<b>Gift</b>	<b>Criteria</b>
S\$200 Statement Credits	<ol style="list-style-type: none"><li>1. Spend S\$1,000 of Qualifying Spend within Qualifying Spend Period</li><li>2. Pay the Full Annual Fee of S\$327 (incl. of 9% GST) in the first statement</li></ol>

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/platinum-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 Platinum Credit Card Account, the Gift will be recovered from the Card Member's Account.
10. 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.
11. For non-eligible spend, please visit [go.amex/sgexclusions](http://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.
12. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
13. Gift will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$327 (incl. of 9% GST).
14. No expedite request will be allowed/entertained.
15. The Gift(s) is strictly not transferrable or exchangeable for cash.
16. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
17. American Express International Inc. reserves the right to change, suspend or terminate the Promotion 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 Promotion, the decision of American Express International Inc. shall be final.
18. Information is correct at the time of publication, December 2024.