<u>Style Theory – Complimentary Apparel Unlimited Plan or Designer Bags Pro Plan</u>

Offer Terms and Conditions

- 1. The complimentary 1-month Apparel Unlimited Plan (worth S\$129) offer is only applicable for new to American Express applicants who meet all the following criteria:
 - Apply for a Basic American Express® Singapore Airlines KrisFlyer Credit Card, a Basic American Express® True Cashback Card, or a Basic American Express CapitaCard between 8 February 2021 and 31 December 2021 (both dates inclusive) and receive approval between 8 February 2021 and 31 December 2021 (both dates inclusive).
 - Submit Card application via the following URL: https://www.americanexpress.com/sg/campaigns/styletheory/apparel.html
 - Make a minimum charge of S\$500 on eligible spend (see Clause 12) in the first month of Card approval.
 - This offer is not applicable to Card applicants who have an existing personal American Express® Card Account.
- 2. The complimentary 2-months Apparel Unlimited Plan or Designer Bags Pro Plan (worth S\$258) offer is only applicable for American Express applicants who meet all the following criteria:
 - Apply for a Basic American Express[®] Singapore Airlines KrisFlyer Ascend Credit Card or a Basic American Express[®] Platinum Credit Card between 8 February 2021 and 31 December 2021 (both dates inclusive) and receive approval between 8 February 2021 and 31 December 2021 (both dates inclusive).
 - Submit Card application via the following URL: https://www.americanexpress.com/sg/campaigns/styletheory/apparel.html https://www.americanexpress.com/sg/campaigns/styletheory/bags.html
 - Annual fee of S\$337.05 (inclusive of GST and which will be billed in first statement after approval) must be paid in full for the American Express Singapore Airlines KrisFlyer Ascend Credit Card.
 - Annual fee of S\$321.05 (inclusive of GST and which will be billed in first statement after approval) must be paid in full for the American Express Platinum Credit Card.
- 3. The complimentary 4-months Apparel Unlimited Plan or Designer Bags Pro Plan (worth S\$516) offer is only applicable for American Express applicants who meet all the following criteria:
 - Apply for a Basic The Platinum® Card between 8 February 2021 and 31 December 2021 (both dates inclusive) and receive approval between 8 February 2021 and 31 December 2021 (both dates inclusive).
 - Submit Card application via the following URL: https://www.americanexpress.com/sg/campaigns/styletheory/apparel.html https://www.americanexpress.com/sg/campaigns/styletheory/bags.html
 - Annual fee of S\$ 1,712 (inclusive of GST and which will be billed in first statement after approval) must be paid in full.

- 4. This offer is not applicable to Card applicants who
 - Cancelled their American Express® Cards within the last twelve (12) months; or convert an existing personal American Express® Card.
 - Enrolled successfully in other offers. For avoidance of doubt, applications submitted directly or indirectly through online aggregators or affiliate networks, such as Moneysmart, Singsaver, and any other assisted channels will not qualify for this offer.
- 5. This offer is not valid with any other promotions for the listed Eligible American Express® Card(s) and cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
- 6. Each Basic Card Member is only eligible to redeem for one (1) Style Theory Complimentary Membership based on the specific gift selected at the time of application, even if the Card Member applied for more than one eligible Card via this campaign and all applications are approved.
- 7. In the event a Card Member has more than one approved Cards from the Style Theory promotion, the gift awarded will be based on the gift selected for the first approved Card.
- 8. If the Card Member redeems more than once or makes duplicate redemptions, the retail price of the additional redemption will be charged to the Basic Card Member's Account.
- 9. A Redemption Email containing a unique gift code will be sent to the eligible Basic Card Member's email address within ten (10) weeks after your American Express Card application has been approved and the above criteria are met. No expedite request will be allowed or entertained. The Redemption Email will contain instructions, validity period and terms and conditions.
- 10. The unique gift code is generated based on the specific gift selected at the time of application and cannot be interchanged between Style Theory Apparel or Designer Bags Plans.
- 11. To redeem the gift, the Basic Card Member must:
 - a. Download Style Theory App
 - b. Log in or create an account
 - c. Send the unique code to Style Theory via the in-app chat
 - d. Redeem by 31 December 2021
- 12. For non-eligible spend, please visit <u>amex.co/SGexclusions</u> for a full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
- 13. If the Card Member, who was issued the gift, ceases to be a Card Member for any reason within six (6) months from date of Card approval, he or she will be charged the value of the Gift
- 14. In the event of our suspicion of illegal activities in connection with the Gift, including without limitation fraud or an attempt at deception, American Express and Style Theory Pte Ltd. are entitled to report such activity to the relevant authorities.

- 15. To the extent provided by law, American Express and Style Theory Pte Ltd. reserve the rights to terminate this Offer, change the terms and conditions of this offer and/or replace the Offer with another offer or gift of similar value without prior notice and without assigning any reason.
- 16. Information is correct as of February 2021.