

Product Highlight Sheet

Product name	The American Express® CapitaCard
Interest-free period	22 days from statement date if bills are paid in full.
Interest on purchases (where applicable)	25.90% p.a. compounded if the payment of the closing balance in your statement is not made in full; or 29.99% p.a. in the event that your Account has three or more defaults ¹ and/or one default ¹ which remains unpaid for two or more consecutive months in the last 12 months.
Interest on cash advances	25.90% p.a. compounded daily from date of withdrawal until the withdrawal amount and the relevant fees are paid in full.
Minimum monthly payment	3% or S\$50, whichever is higher.
Late payment charges	With effect from 1 May 2018, S\$90 if minimum monthly payment is not made by due date.
Annual Membership fee	S\$171.20 (inclusive of GST)
Cash advance fee	Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount.
Fees for foreign currency transactions	2.5%
Dynamic currency conversion fee	N.A.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL https://abs.org.sg/docs/library/abs_creditcards_english.pdf)

There may be circumstances in which you have to pay other fees. See the full list of Terms and Conditions.

Note:

- You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.



American Express International Inc., (UEN S68FC1878J)
 20 (West) Pasir Panjang Road #08-00, Mapletree Business City, Singapore 117439.
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96x210mm

Product Separation & Removal Fee: USD will make every effort to sort and recycle your card. If you are unable to do so, please contact your local recycling center. Customers are urged to check the good thoroughly before authorizing print run.

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JOB NO: 0147_18
 DATE : 21.02.2018
 DATE : 03.03.2018
 MAC: qgl
 MAC: ky



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