

The American Express® Singapore Airlines KrisFlyer Ascend Credit Card

BENEFITS TERMS & CONDITIONS

Information is correct as at 02 March 2016 and American Express reserves the right to change the benefits without notice.

EARNING KRISFLYER MILES

You can receive KrisFlyer miles for eligible purchases of goods or services at American Express merchants, subject to the following terms. To qualify for KrisFlyer miles, your American Express Singapore Airlines KrisFlyer Ascend Credit Card Account must be in good standing and not cancelled for any reason. The following types of charges are not purchases and not eligible for KrisFlyer miles: charges processed and billed prior to the date of enrollment or charges pre-paid on your Card Account prior to the first billing statement for that Card Account following the date of enrollment, interest charges, fees (including charges for dishonoured cheques), balance transfers, cash advances, refunds (including tax refunds for overseas purchases) and other credits to your Account. The following charges are also not eligible for KrisFlyer miles: amounts billed for, the purchase of American Express Travellers Cheque, the purchase of KrisFlyer miles to top-up your miles balance and the purchase and top-up of EZ-link cards.

You will earn 1 KrisFlyer mile for every S\$1.20 spent on eligible purchases. Only full miles are awarded. A fraction of one mile is rounded up from and including 0.50 miles and rounded down if it is less than 0.50 miles. Therefore, we will disregard and not accumulate a fraction of one mile that is less than 0.50 miles. Information is correct at time of print and American Express reserves the right to change the benefits without notice.

The American Express® Singapore Airlines Solitaire PPS Credit Card, American Express® Singapore Airlines PPS Club Platinum Credit Card, American Express Singapore Airlines KrisFlyer Ascend Credit Card and the American Express® Singapore Airlines KrisFlyer Gold Credit Card are the only Credit Cards in Singapore that allow Card Members to earn KrisFlyer miles directly for all purchases charged to the Cards. Actual KrisFlyer miles earn rate would vary depending on Card spend and merchant promotions during the bonus miles promotion period. Usage of KrisFlyer miles is subject to KrisFlyer terms and conditions. Redemption for award tickets or upgrades will be subject to seat availability at the point of flight reservation and ticketing. Please visit krisflyer.com for full set of terms and conditions. For flights originating from China, Russia, South Africa and Sri Lanka, all American Express® Cards cannot be used to purchase Singapore Airlines tickets.

Welcome Bonus of 5,000 KrisFlyer Miles

The bonus 5,000 KrisFlyer miles offer is applicable only to first-time applicants of the American Express Singapore Airlines Solitaire PPS Credit Card, American Express Singapore Airlines PPS Club Platinum Credit Card, American Express Singapore Airlines KrisFlyer Ascend Credit Card or American Express Singapore Airlines KrisFlyer Gold Credit Card. Card Members who apply for any subsequent American Express® Singapore Airlines Credit Cards (American Express Singapore Airlines Solitaire PPS Credit Card, American Express Singapore Airlines PPS Club Platinum Credit Card, American Express Singapore Airlines KrisFlyer Ascend Credit Card or American Express Singapore Airlines KrisFlyer Gold Credit Card) are not eligible for the bonus miles. The bonus 5,000 KrisFlyer miles will be awarded to Card Members on first transaction.

Monthly KrisFlyer miles accelerator

With a minimum of S\$1,000 in eligible purchases made within a calendar month, a bonus 300 miles will be credited for every additional S\$500 in eligible purchases made in the same calendar month. Charges in a previous month cannot be carried forward to the following month to qualify for this bonus KrisFlyer miles programme.

Bonus KrisFlyer miles with Singapore Airlines

2 KrisFlyer miles will be received for every S\$1.20 of eligible Singapore Airlines ticket purchases made directly online at singaporeair.com for travel originating from Singapore. The number of miles received will be based on the purchase amount and not the distance flown. Other Singapore Airline purchases and purchases of tickets on silkair.com are not eligible for bonus miles. KrisFlyer terms and conditions apply. Please visit

singaporeair.com/en_UK/terms-conditions/. American Express® Cards cannot be used to purchase Singapore Airlines tickets for flights originating from China, Russia, South Africa and Sri Lanka.

2 KrisFlyer miles will be received for every S\$1.20 of eligible purchases made at KrisShop onboard Singapore Airlines flights and directly online at krisshop.com. The number of miles will be based on the purchase amount and not the distance flown. KrisShop terms and conditions apply. Please visit krisshopair.com/terms.aspx.

1 KrisFlyer mile will be received for every S\$1.20 of other eligible purchases, including: (i) purchases made using an electronic wallet; or (ii) purchases not made directly from the provider of the good or service, e.g. through a third party; or (iii) purchases made using a mobile device (e.g. smart phone) with an attached card reader.

COMPLIMENTARY NIGHT'S STAY WITH PARTICIPATING MILLENNIUM HOTELS AND RESORTS

For the full set of Terms and Conditions, please visit amex.co/ascendhotels

MY MILLENNIUM – MILLENNIUM HOTELS AND RESORTS LOYALTY PROGRAMME

- Card Members who sign up for My Millennium membership, (using the passcode listed on the My Millennium form included in the American Express Singapore Airlines KrisFlyer Ascend Card Member's Welcome Kit) are eligible to join My Millennium, as a Premier member without meeting the normal Premier qualification criteria.
- Card Members whose application for Premier membership are subject to the membership terms and conditions of My Millennium programme (<https://www.millenniumhotels.com/en/programmes/my-millennium/terms-and-conditions>).
- Millennium & Copthorne Hotels plc (M&C) reserves the right to refuse any application for membership without obligation to cite a reason for the refusal. M&C reserves the absolute right on the terms and conditions of this offer.

COMPLIMENTARY AIRPORT LOUNGE ACCESS

- Basic Card Members are eligible for four (4) Vouchers upon successful application and each subsequent Membership year, upon fully paid renewal of Card.

- Each Voucher is valid for one (1) time use only during the validity period specified in the Voucher.
- Card Members must present an original, printed Voucher, the American Express Singapore Airlines KrisFlyer Ascend Credit Card, and their boarding pass for the day of travel to enjoy the offer.
- Voucher entitles complimentary access for one person only. Card Member's travelling companions may enjoy access to the lounge if they hold a separate Voucher or pay for entry. Payment must be made on the American Express Singapore Airlines KrisFlyer Ascend Credit Card directly to American Express via the American Express terminal at SATS Premier Lounge, to gain the additional entry into the SATS Lounges. Payment must be made on the American Express Singapore Airlines KrisFlyer Ascend Credit Card directly to Plaza Premium Lounge ("PPL") to gain the additional entry into the PPL Lounges. Entry fees do not apply to children below 2 years.
- American Express shall not be liable or responsible for reimbursement of any lounge usage by the Card Members which exceed the number of valid Vouchers a Card Member holds. Card Members shall bear the additional charges at their own costs.
- Lounge access is subject to the terms and conditions of the respective lounges including, terms on attire and conduct. American Express cannot be held liable in the event lounges refuse entry.
- Offer cannot be used in conjunction with other promotional offers and cannot be exchanged for cash or any other service.
- American Express, SATS and PPL reserve the right to vary the Terms and Conditions of this offer. Terms and Conditions are subject to change without prior notice.

Participating Lounge locations listed below are accurate at time of production. For more details and operating hours, please visit affinity.sats.com.sg and plaza-network.com

Locations of Participating Lounges:

SATS Premier Lounges, Singapore Changi International Airport

- #031-67, Departure Transit Hall, Level 3 Terminal One
- #036-114, Departure Transit Hall, Level 3 Terminal Two
- #03-MS-04, Departure Transit Hall, Level 3 Terminal Three

Plaza Premium Lounge

- Singapore Changi Airport
 - The Green Market located at International Departures, Terminal 2
 - Plaza Premium Lounge located at International Departures, Terminal 1
- Hong Kong International Airport
 - Plaza Premium Lounge (East Hall) located at Level 6, near Gate 1 at Departure Level
 - Plaza Premium Lounge (West Hall) located at Level 7, near Gate 40 at Departure Level
 - Plaza Premium Lounge (Arrival Hall) located at Level 3, central concourse connecting Terminal 1 & Terminal 2 which is underneath Airport Express Station
- Macau International Airport
 - Plaza Premium Lounge (East Hall) located at Departures
- Kuala Lumpur International Airport
 - Plaza Premium Lounge (International Departure Level 2, KLIA, next to Gate C11-17)

- Plaza Premium Lounge/ Wellness Spa (International Departure Level 2 East Zone, KLIA2, Airside, next to Gate C21-C27)
 - Plaza Premium Lounge (KLIA2 , International Departures, Mezzanine Level)
 - Plaza Premium Lounge (Gateway Level 2M, KLIA2 , Landside)
 - The Green Market (Departure Level, Public Concourse, KLIA2)
- Senai International Airport
 - Plaza Premium Lounge located at International Departure (near Gate 2-3)
- Langkawi International Airport
 - Plaza Premium Lounge located at International Departure Hall, Airside
 - Plaza Premium Lounge located at International Departure Hall, Landside
- Kuching International Airport
 - Plaza Premium Lounge located at Domestic Departure Hall
- Kota Kinabalu International Airport
 - Plaza Premium Lounge located at Domestic Departure
 - Plaza Premium Lounge located at International Departure
- Penang International Airport
 - Plaza Premium Lounge located at International Departure
 - Plaza Premium Lounge located at Domestic Departure Hall, Opposite Security Screening
- Vancouver International Airport
 - Plaza Premium Lounge located at Level 3, U.S.A. Departures (Across from Gate E87)
 - Plaza Premium Lounge located at Domestic Departures (between Pier A&B, after Security)
 - Plaza Premium Lounge located at Level 3, International Departures (after Security, straight ahead)
- Toronto Pearson International Airport
 - Plaza Premium Lounge located at Level 2 US Transborder, Terminal 1 (on the left after escalator down after security checks, near gate 191)
 - Plaza Premium Lounge located at Domestic Departures, Terminal 1, (on the right after security checks)
 - Toronto Pearson Lounge located at International Departures, Terminal 1 (near gate 177, after security)
 - Plaza Premium Lounge located at Level 3 International Departures, Terminal 3 (after security, proceed to gate 32, take the left to the AT level)
 - Plaza Premium Lounge located at Level 2 Domestic Departures, Terminal 3 (after security, between C23 and C24)
- Edmonton International Airport
 - Plaza Premium Lounge located at Domestic/ International Departures
 - Plaza Premium Lounge located at US Departures
- Winnipeg International Airport
 - Plaza Premium Lounge located at Departures
- Rajiv Gandhi International Airport, Hyderabad
 - Plaza Premium Lounge located at Level E International Departures (next to Gate 32A)
 - Plaza Premium Lounge located at Level E Domestic Departures (near Gate 28)
 - Plaza Premium Lounge located at Level C Arrivals, Commercial Plaza, Passenger Terminal Building

- Muscat International Airport, Oman
 - Plaza Premium Lounge located at International Departures (after security, opposite Departure Gate 1 - 10)
 - Plaza Premium Lounge located at International Arrivals (next to immigration)
- Indira Gandhi International Airport, New Delhi
 - Plaza Premium Lounge located at Mezzanine Level, Domestic Departures, Terminal 1
 - Plaza Premium Lounge located at Level 4, International Departures, Terminal 3 (follow 'Lounges B' sign, then right after Guardian Pharmacy and take the lift to level 4)
 - Plaza Premium Lounge located at Domestic Departures, Terminal 3 (follow 'Lounges' sign from G/F, take escalator on your right)
 - Plaza Premium Lounge located at Level 3, International Departures, Terminal 3 (5 min walk from security, follow 'Lounges A' sign, take escalator on your left)
 - Plaza Premium Lounge located at International Arrivals, Terminal 3
 - Plaza Premium Lounge located at Domestic Arrivals, Terminal 3
- Kempegowda International Airport, New Delhi
 - Plaza Premium Lounge located at Mezzanine Level Domestic Departures, Terminal 1
 - Plaza Premium Lounge located at Level 1 International Departures, Terminal 1, near Gate 18
 - Plaza Premium Lounge/ Day Hotel located at Level 2 Domestic Departures, Terminal 1
- Salalah Airport
 - Plaza Premium Lounge located at International Departures (after security gate, opposite Gate 1B & 2A)
- Abu Dhabi International Airport
 - Al Reem Lounge by Plaza Premium Lounge located at Ground Level, International Departures, Terminal 1
 - Al Dhabi Lounge by Plaza Premium Lounge located at Level 1, International Departures, Terminal 1
 - Al Ghazal Lounge by Plaza Premium Lounge located at Terminal 2, International Departures
- London Heathrow Airport
 - Plaza Premium Lounge located at Level 4, Departures, Terminal 2A
 - Plaza Premium Lounge located at Arrivals, Terminal 2
 - Plaza Premium Lounge located at Departures, Terminal 4
- Ibrahim Nasir International Airport
 - Wellness by Plaza Premium located at Ground Level, International Arrivals
- Siem Reap International Airport
 - Plaza Premium Lounge located at International Departures- Open in Q1 2016
- Phnom Penh International Airport
 - Plaza Premium Lounge located at Mezzanine Floor, International Departures
- Mactan Cebu International Airport
 - Plaza Premium Lounge located at International Pre-Departures
- Taiwan Taoyuan Airport
 - Plaza Premium Lounge located at International Departures, Terminal 1- Open in Q1 2016

- Plaza Premium Lounge located at International Departures, Terminal 2- Open in Q1 2016
- Shanghai Pudong International Airport
 - No. 9 VIP Lounge located at 3rd Floor Domestic Departures, Terminal 1 (near Gate 8 & 9)
 - No. 37 VIP Lounge located at 3rd Floor International Departures, Terminal 1 (near Gate 17 & 18)
 - No. 66 VIP Lounge located at 3rd Floor International Departures, Terminal 2 (near Gate 61 & 61)
 - No. 69 VIP Lounge located at 3rd Floor International Departures, Terminal 2 (near Gate D69 & D71)
 - No. 73 VIP Lounge located at 2nd Floor Domestic Departures, Terminal 2 (between Hope Star Restaurant and fountain, near Harson Shoe shop, Gate 71 & 73)
 - No. 77 VIP Lounge located at International Departures, Terminal 2
- Shanghai Hongqiao International Airport
 - B11 VIP Lounge located at International Departures, Terminal 1 (near Gate B11)
 - V1 VIP Lounge located at Domestic Departures, Terminal 2 (near Gate 25 & 26)
- Beijing Capital International Airport
 - BGS Premier Lounge located at 2nd Floor International Terminal 2 (near Gate 11)
 - BGS Premium Lounge located at 3rd Floor Terminal 3 (near Gate E19)

EXCLUSIVE TRAVEL SAVINGS WITH ZUJI

Enjoy 12% savings at participating hotels and 2% rebate on all flight bookings (including Singapore Airlines and SilkAir bookings) at zuij.com.sg/amex until 30 September 2016, when you charge your purchase to your American Express Singapore Airlines KrisFlyer Ascend Credit Card.

For eligible hotel bookings, the savings will be applied to the final payment. The hotel saving is not eligible for hotel reservations at properties belonging to the following chains: (a) Accor Hotels (Accor Hotels, Pullman Hotels and Resorts, Sofitel, Ibis, Mercure, Grand Mercure, All Seasons, Novotel, Mgallery, hotelF1, Formule, Sea Temple, Quay West, The Sebel and Citigate); (b) Hilton Hotels Corporation (Conrad Hotels and Resorts, Hampton Inn, Hilton Garden Inn, Hilton International, Double Tree by Hilton, Embassy Suites, Homewood Suites by Hilton and Waldorf Astoria Hotels and Resorts); (c) Intercontinental (ANA Hotels, Crowne Plaza Hotels, Holiday Inn, Hotel Indigo, Intercontinental Hotels, Special Properties, Staybridge Suites and Candlewood Suites); (d) Marriott International (Bulgari Hotels & Resorts, Courtyard by Marriott, Marriott Hotels, JW Marriott, EDITION, Marriott Vacation Club, Renaissance Hotels, The Ritz-Carlton, Fairfield Inn & Suites by Marriott, SpringHill Suites by Marriott, Residence Inn by Marriott and TownePlace Suites by Marriott); (e) Starwood Hotels & Resorts Worldwide (aloft Hotels, Le Meridien, Luxury Collection, Sheraton Hotels, The St. Regis, W Hotels, Westin Hotels and Resorts and Element Hotels); (f) Shangri-La Hotels and Resorts (Shangri-La Hotels, Shangri-La Resorts, Traders Hotels and Kerry Hotels); (g) Marina Bay Sands; (h) Venetian Macau Resort; (i) Sands Macao Hotel; (j) Banyan Tree Macau; (k) MGM Macau; (l) Chatrium Hotel & Residence; (m) Hansar Group; (n) Carlson (Country Inn & Suites, Park Inn, Park Plaza, Raddison); (o) Fairmont (Fairmont Hotels, Raffles, Swissotel); (p) Hyatt (Andaz, Grand Hyatt, Hyatt, Hyatt House, Hyatt Place, Hyatt Regency, Park Hyatt); (q) Langham Hospitality (Eaton Hotel, Langham Hotels & Resorts, Langham Place); and (r) Melia Hotels International (Gran Melia, Ininside, Me by Melia, Melia Hotels & Resorts, Paradisus Resorts, Sol Hotels).

For all flight bookings, Card Members are required to submit a rebate form on zuji.com.sg to receive the rebate after payment for the booking is done. The rebate will be reflected in the Customer Card Account within 8 weeks.

EXCLUSIVE HERTZ PRIVILEGES WORLDWIDE

Please visit www.hertz.com/AmexBenefits for full listing of Terms and Conditions.

AMERICAN EXPRESS SELECTS®

Please refer to amexnetwork.com.sg for full Terms and Conditions, promotion validity period and up-to-date list of dining, shopping and lifestyle privileges.

TRAVEL SERVICE OFFICES

Comprises Travel and Foreign Exchange locations of American Express. Not all services are available at all locations and are subject to local laws and cash availability.

FINANCIAL BENEFITS

Up to S\$1 Million Travel Accident Insurance

For the full set of Travel Insurance Terms and Conditions, click [here](#).

Note: American Express International Inc. ("American Express") reserves the right to amend the Terms and Conditions, and suspend or terminate the above promotions/ offers at its discretion at any time without prior notice. In the event of any disputes arising from these promotions/ offers, the decision of American Express International Inc. shall be final. American Express also reserves the right to change, suspend or terminate the benefits at its sole discretion at any time without prior notice. The provision of services, activities or benefits stated is the responsibility of the respective service establishment. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment. Card Members acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits. To enjoy the privileges or benefits, Card Members must present their American Express Singapore Airlines KrisFlyer Ascend Credit Card and all charges must be made to this card. Participation of merchants is subject to change without prior notice to Card Member. Information is correct as at date of publication.

