

## **American Express® Singapore Airlines KrisFlyer Gold Credit Card**

### **BENEFITS TERMS & CONDITIONS**

Information is correct as at date of production 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 Gold 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.

### **The easiest way to earn KrisFlyer Miles**

The American Express® Singapore Airlines Credit Cards (i.e.: 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](http://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.

### **First Year Fee Waiver**

The First Year Annual Fee Waiver will only apply to new American Express Card Members who do not hold any other existing American Express Credit Cards. If you are holding an existing American Express Card(s), then the prevailing annual fee for product will apply.

### **Bonus KrisFlyer Miles promotion**

This Promotion is applicable for all applicants of the American Express Singapore Airlines KrisFlyer Gold Credit Card who apply and receive approval between 1st March to 30th June 2016 (both days inclusive). Spend S\$5,000 within the first 6 months upon Card approval and receive 5,000 Bonus KrisFlyer miles. The eligible spend excludes interest, cash withdrawal, balance transfer and Card-related fees charged by American Express. The Bonus KrisFlyer miles will be awarded to Card Members 6 Weeks from the date they qualify for the spend threshold. Bonus miles will be credited directly into the Singapore Airlines KrisFlyer account linked to your American Express Singapore Airlines KrisFlyer Gold Credit Card. Spend on eligible purchases incurred by Supplementary Card Member(s) shall accrue to the Basic Card Member. To qualify for this Promotion, your Card Account must be in good standing and not be cancelled for any reason.

### **50% more KrisFlyer Miles**

American Express Singapore Airlines KrisFlyer Gold Credit Card Members who charge S\$5,000 or more to their Card between 1 January to 31 December in a calendar year will receive an

additional 50% of the total number of base KrisFlyer miles earned from their total spending during the qualifying period. Not applicable to bonus or additional KrisFlyer miles earned on promotional or selected purchases. The bonus miles will be credited to your KrisFlyer account in February the following year. To qualify, your Card Account must be in good standing and not be cancelled for any reason. Charges accumulated in previous calendar year are not eligible for the current year's bonus miles programme. Eligible transactions will be awarded 1,567 miles upon hitting the S\$5,000 minimum spend criteria and 5 miles for every subsequent incremental spend of S\$16.

### **50% additional KrisFlyer Miles**

An additional 50% KrisFlyer bonus miles will be awarded for spend between 1 January to 31 December in a calendar year, subject to a minimum spend of S\$12,000 and a maximum of 8,000 KrisFlyer miles. The 50% bonus miles will be credited into your KrisFlyer account in February the following year. Eligible transactions will be awarded 3,755 miles upon hitting the S\$12,000 minimum spend criteria and 5 miles for every subsequent incremental spend of S\$16.

### **Bonus KrisFlyer Miles with Singapore Airlines**

2 KrisFlyer miles will be received for every S\$1.60 of eligible Singapore Airlines ticket purchases made directly online on singaporeair.com for travel originating from the issuance place of your American Express Singapore Airlines KrisFlyer Gold Credit Card. The number of bonus miles earned will be based on the purchase value of the ticket and not the actual distance flown. Purchase of SilkAir tickets is not eligible for bonus miles. 2 KrisFlyer miles will be received for every S\$1.60 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 for terms and conditions.

### **Welcome Bonus KrisFlyer Miles**

The bonus 5,000 KrisFlyer miles offer is applicable only to first time applicants of the American Express Singapore Airlines Credit Cards. Card Members who have existing American Express Singapore Airlines Credit Cards (i.e.: American Express Singapore Airlines Solitaire PPS Credit Card, American Express Singapore Airlines PPS Club Platinum Credit Card or American Express Singapore Airlines KrisFlyer Ascend Credit Card) are not eligible for the bonus miles. The bonus 5,000 KrisFlyer miles will be awarded to Card Members on first transaction and will be reflected directly in Card Member's KrisFlyer account only.

### **Redemption Table**

The number of KrisFlyer miles required to redeem for an Economy Class return ticket to Bali or Hong Kong is based on the number of KrisFlyer miles required for the Saver Award and inclusive of the 15% discount for online redemption. Taxes, fuel surcharges and fees are applicable in addition to the required redemption mileage and paid separately by the passenger in the applicable currency. 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 ticket. Please visit krisflyer.com for full set of terms and conditions.

### **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](http://zuij.com.sg/amex) until 30 September 2016, when you charge your purchase to your American Express Singapore Airlines KrisFlyer Gold Credit Card. For eligible hotel bookings, the discount will be applied to the final payment. The hotel discount 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](http://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](http://www.hertz.com/AmexBenefits) for full listing of Terms and Conditions.

#### **American Express Selects®**

Please refer to [amexnetwork.com.sg](http://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.

#### **Travel Insurance**

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

Note: American Express International Inc. (“American Express”) 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 Gold 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 1 January 2016.



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