

Member-Get-Member Referral Programme Terms and Conditions

- American Express Basic Card Members ("Referrer") are eligible to participate in this Member-Get-Member (MGM) Referral Programme. In respect of any referral submitted by the Referrer pursuant to this MGM Referral Programme, the Referrer warrants and confirms that
 - the referred potential new customer ("Referee") has given consent for their personal data to be provided to American Express International, Inc. ("Company") and to receive these referral programme marketing communications from the Company;
 - the Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the MGM Referral Programme; and
 - this offer should only be sent to people with whom the Referrer have an existing relationship with such as friends or family.
- Referrer will receive the bonus Membership Rewards® points, KrisFlyer miles, or STAR\$® within twelve (12) weeks after the Referee's application for the Eligible Card is approved. Referee will receive the bonus Membership Rewards points, KrisFlyer miles, or STAR\$® within twelve (12) weeks after they have spent a minimum of S\$50 within three (3) months of Card Approval.
- Please see table below for the Card that the Referrer is eligible to refer and the bonus amounts for the Referrer and Referee.

Referrer's Card	Referrer's Bonus	Eligible Card to Refer	Referee's Bonus
	You Earn		Your Friend Earns
The American Express® Platinum Credit Card The American Express® Platinum Reserve Credit Card The American Express® Rewards Card The American Express® Gold Charge Card The American Express® Personal Card	6,000 Membership Rewards points	The American Express® Platinum Credit Card	6,000 Membership Rewards points
The American Express® Singapore Airlines KrisFlyer Credit Card	3,000 KrisFlyer miles	The American Express® Singapore Airlines KrisFlyer Credit Card	3,000 KrisFlyer miles
		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	4,000 KrisFlyer miles



The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	4,000 KrisFlyer miles	The American Express® Singapore Airlines KrisFlyer Credit Card	3,000 KrisFlyer miles
The American Express® Singapore Airlines PPS Club Credit Card		The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	4,000 KrisFlyer miles
The American Express® Singapore Airlines Solitaire PPS Credit Card			
The American Express® CapitaCard	40,000 STAR\$®	The American Express® CapitaCard	40,000 STAR\$®

4. This MGM Referral Programme is valid until 31 December 2018. For the Referrer to receive the referral bonus, the Referee's Card has to be approved before 31 December 2018. For the Referee to receive the referral bonus, the Referee has to spend S\$50 in the first 3 months of Card Membership.
5. Referee(s) must be Singapore Citizens, Permanent Residents or Expatriates aged 21 years old or over.
6. Referee(s) must apply via the link that the Referrer shared with them to ensure both receive this bonus. If the Referee has already applied for Eligible Card without using this referral, both Referrer and Referee will not be eligible for the bonus.
7. Referrer can refer as many referees they want but the total bonus awarded for each Referrer is capped at 50 successful referrals where the Referee's Card is approved.
8. Referee who cancelled their American Express Card (If it is the same as the Eligible Card he/she is going to apply for) within the last six (6) months are not eligible for this promotion.
9. Self-referral will not be accepted for this MGM Referral Programme.
10. Only one referral for each referee will be counted. In the event that a referee is referred by more than one referrer, the successful referral will be based on the details of the referrer confirmed by the referee.
11. Should the Referee cancel the Card within six (6) months upon Card Approval, fees equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card Accounts respectively without prior notice.
12. American Express International Inc. reserves the right to vary or cancel the programme and / or amend or alter these Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express International Inc. shall be final.