

Terms and Conditions - MR Points for Credit

1. Subject to these Terms and Conditions, Card Members with an Eligible Card enrolled in the Membership Rewards[®] Programme are eligible to redeem Membership Rewards Points ("MR Points") for a credit to their Card Account for Eligible Purchases using the Membership Rewards Points for Credit (PFC) feature. Eligible Card refers to an American Express[®] Card issued in Singapore by American Express International Inc. (Singapore branch), excluding American Express Corporate Cards, Gold Credit Card on cashback option, American Express Singapore Airlines Credit Cards and American Express Cards issued by Citibank, Development Bank Singapore, EZ-Link and United Overseas Bank.
2. Subject to these Terms and Conditions, MR Points redeemed through the PFC feature will be awarded to you in the form of a credit to the Card Account and that Card Account must be associated with or linked to the Membership Rewards Account from which the MR Points are redeemed. If you redeem MR Points for PFC rewards, a credit will appear on your statement identified as "MR Points for Credit".
3. We require that any credit to your Card Account does not exceed the total amount of your Card statement.
4. Your Card Account may not be credited until a subsequent billing period after the original Eligible Purchase was charged to your Card Account.
5. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future credit to your Card Account.
6. If you have an American Express issued Credit Card in which you earn MR Points, a credit to your Card Account as a result of using PFC rewards does not constitute a payment to your Card Account and does not satisfy the requirement to pay the minimum payment due. You must still make a separate payment of at least the minimum payment due in accordance with the Card Member Agreement and billing statement. Minimum payment due must be paid for in cash and MR Points cannot be used to offset minimum payment due.
7. We may suspend redemption of MR Points for PFC rewards where the Card Account or your other accounts are not in good standing (overdue or in collection).
8. It can take up to 72 hours to transfer MR Points and issue the PFC rewards credit to your Card Account. If you have a credit card, you may be charged interest (if applicable) if any interest-free period expires before the transfer of MR Points (and issue of PFC rewards credit) to your Account. You should allow yourself sufficient time to redeem your MR Points before the payment date of your card statement.
9. By using the PFC rewards feature, you agree to these Terms and Conditions and to the full [Membership Rewards Terms and Conditions](#). Redemption of MR Points for PFC rewards is not refundable, replaceable, or transferable for cash or credit under any circumstances.
10. These Terms and Conditions are governed by the laws of Singapore.

