

The Platinum Card®

CARD BENEFITS TERMS & CONDITIONS

GENERAL

To enjoy the privileges or benefits, Card Members must present The Platinum Card® and all charges must be made to the Card. Participation of merchants is subject to change without prior notice to Card Members.

Information is correct as at date of production and American Express reserves the right to change the benefits without 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.

THE PLATINUM TRAVEL & LIFESTYLE CONCIERGE

- The Platinum Travel & Lifestyle Concierge shall use all available means to provide all assistance services as detailed in these terms and conditions. However, The Platinum Travel & Lifestyle Concierge shall not be held responsible for non-execution or delays resulting from any cause or event not reasonably within its control, including but not limited to: natural disasters; civil war; armed rebellion or conflict; war; insurrection; military acts of foreign nations; revolution; riots by collective action involving threats and actual disturbance authorities to permit such services; all acts of sabotage or terrorism, radioactivity, nuclear war, toxic fallout, volcanic eruption and all 'Acts of God', thus making the performance of this agreement impossible.
- Any fraudulent act, forgery, false or misleading evidence or omissions on the part of the Covered Person shall automatically end all obligations to provide the Covered Person with assistance services on that particular occasion.
- As a general rule, The Platinum Travel & Lifestyle Concierge shall not reimburse costs for which it was not contacted in the first instance in accordance with these terms and conditions, and if the Covered Person has asked The Platinum Travel & Lifestyle Concierge for assistance and this assistance was delivered but later found to fall under an exclusion.

PLATINUM TRAVEL

Airport Lounge Access and Priority Pass

- The Platinum Card Member must be traveling. Name on ticket must match name on The Platinum Card®. The Platinum Card Member must be 18 years of age to enter the Airport Club Lounge without a parent or guardian for Delta Air Lines® Delta Sky Club™ lounges where there is no self-service bar.
- The Platinum Card Member must be 21 years of age to enter into all other Airport Club Lounges where there is a self-service bar. Local age restrictions apply in non-U.S. locations. Code-share and affiliated lounge agreements may not apply. Non revenue tickets and reduced revenue tickets are not eligible with American Airlines®.
- The Platinum Card Member must present his or her valid Card, government-issued ID, and same-day airline ticket to club agents.
- Platinum Card Members must adhere to all house rules of participating clubs. For a list of participating airport club locations, call The Platinum Travel & Lifestyle Concierge at 1800 392 1177. Participating airlines and locations are subject to change.

Priority Pass

- With Priority Pass, only the Basic Platinum Card Member and one Supplementary Platinum Card Member are granted free access. Basic Platinum Card Member and one (1) Supplementary Platinum Card Member can bring up to one (1) accompanying guest each for unlimited complimentary lounge access. Any additional guest(s) are assessed an additional charge. To enjoy the benefits, you and your Supplementary Platinum Card Member must sign up for the Priority Pass membership. Terms and conditions apply. For details, please contact Platinum Travel & Lifestyle Concierge.
- Full terms and conditions of the Priority Pass membership benefits can be found [here](#).

Air Privileges Programme (APP)

- The APP Singapore is subject to these conditions. American Express reserves the right to change the APP or these conditions from time to time without prior notice and/or to discontinue the whole programme.
- Airlines reserve the right to change, cancel or restrict flight operations without notice. APP companion or individual traveller special fare, seat allocations or upgrades, may be limited by airlines to certain flights and/or dates ("blackouts"). APP is subject to the terms and conditions of each participating carrier. American Express does not guarantee that seats or tickets will be available.
- Certain airlines may impose a charge for APP companion tickets, upgrades or individual traveller special fare either generally or during high-demand/season periods. You will be advised of any applicable charge at the time of booking.
- To qualify for an APP individual traveller special fare:
 - (i) Your journey must start and end at the same port in Singapore and be completed within the period during which your selected carrier participates in the Programme. You will be advised of any applicable dates at the time of booking;
 - (ii) A ticket must be purchased at the designated APP non-restricted fare in Singapore on a participating airline and charged to a valid Platinum Card which is in good standing and is billed in Singapore Dollars;
 - (iii) The Platinum Card Member who purchases the APP ticket(s) must be one of the travellers;
 - (iv) APP tickets are non-transferable and non-endorsable;
 - (v) The person using the companion ticket must travel with and have the same itinerary as the Card Member with the paid ticket and is subject to all applicable government fees, taxes, and charges.
- Any travel on non-participating airlines must be ticketed and paid for separately and are not part of the APP. Certain code share or flights on the worldwide partners of the participating airlines may not apply.
- Only one companion ticket or upgrade is allowed per Platinum Card Member travelling per itinerary. Companion tickets have no refund value. To obtain a refund of the paid ticket, the companion ticket must also be provided.
- Advance reservations must be ticketed no later than 30 days before departure or reservations will be cancelled. Reservations made less than 30 days

before departure must be ticketed within 72 hours after bookings are made or reservations will be cancelled.

- The APP companion ticket, upgrade and individual traveller special fare may not be combined with any other promotion, discount negotiated or corporate rate.
- American Express acts only as a travel agent for travel service providers and does not own or operate any airline or means of transportation. American Express is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to: accidents and injuries; delays; changes in routes or itineraries; loss, theft or damage to possessions. American Express strongly advises travellers to insure themselves against travel risks. Travellers are responsible for ensuring that they have valid travel documentation and for complying with the health, customs, currency and other laws of any country they enter or attempt to enter.
- All APP Companion and Upgrade offers are based on full published fares, unless otherwise stated. Terms and conditions apply. For details please contact The Platinum Travel & Lifestyle Concierge at 1800 392 1177. Benefits only apply to bookings through The Platinum Travel & Lifestyle Concierge and payment must be made with The Platinum Card. Airline partners and benefits (including fares) are subject to change without notice.

Partner Programmes

- These privileges are not combinable with FINE HOTELS & RESORTS Programme amenities. Certain restrictions apply. Benefits may vary from programme to programme, are subject to change, and are based upon space availability. Terms and conditions apply for each individual partner programme. Partner programmes require enrolment. Participating partners are subject to change. Programme enrolment is valid as long as you are a Platinum Card Member in good standing.
- To receive all programme and service benefits, payment must be made with The Platinum Card®.

FINE HOTELS & RESORTS

Valid for new FINE HOTELS & RESORTS bookings made through The Platinum Travel & Lifestyle Concierge. Payment must be made with The Platinum Card in the Singapore Platinum Card Member's name. Applicable to Platinum Card Members only. Offer is not applicable to The American Express® Platinum Credit Card and The American Express® Platinum Reserve Credit Card Members who do not hold The Platinum Card. Card Member must travel on itinerary booked. Noon check-in and room upgrade based on availability and provided at check-in. Certain room categories are not eligible for room upgrade; call The Platinum Travel & Lifestyle Concierge for details. Breakfast amenity varies by property, but will be at minimum a continental breakfast. Benefit restrictions vary by hotel and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Benefits and promotions are applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three rooms limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating providers and benefits subject to change.

Car Rental

Avis

- Avis will apply refueling charges and additional driver charges where applicable in accordance with the relevant local agreement.
- All rates are charged for a 24-hour day or part thereof from vehicle checkout, provided that Avis in its discretion may allow a 59 minutes grace period on hire periods without any additional charges to the Card Member.
- Certain exclusions and eligibility limitations apply. Upgrades are subject to availability at time of rentals.
- The rates apply to international rentals.
- Reservation has to be made 24 hours in advance.
- Black-out dates may apply.
- Avis will apply a discount of maximum 25% to its standard time and mileage/kilometer rates in countries which are not offering leisure discounts and for car groups where there are no leisure rates available. In general, discounts will not apply to special promotional rates, refueling charges, airport surcharges, VAT or other taxes or to any optional coverage's or optional services.
- The above Standard and Leisure Rate Discounts cannot be combined with any other discounts or promotions.
- Chauffeur Drive discounts are available at selected Avis locations.
- The minimum driver's age will vary by country.
- Renter and driver must have held a national driving license for a minimum of 12-months.
- An international driving license is required (issued in drivers home country) for licenses printed in non-roman alphabet.
- Payment must be made by Card Members with an American Express Card.

Hertz

- Benefits are provided in conjunction with Hertz Gold Plus Rewards® Gold i.e. The Platinum Card Member must be a Hertz Gold Plus Rewards® Gold member in order to enjoy the benefits for car rentals in Asia.
- The minimum age for Hertz Gold Plus Rewards® Gold membership is 25 years of age, with the exception for rentals in Australia and New Zealand where minimum age is 21 years.
- Vehicles must be reserved at least 48 hours prior to departure. For rentals requiring special requests (e.g. hotel delivery, special equipment, special car type, after-office-hours pick-up), 72 hours advance reservation is required.
- All rentals are subject to all other standard Hertz requirements and terms and conditions of the Hertz rental agreement. Should there be any conflicting language between this Product Manual and Standard terms and conditions of the Hertz rental Agreement, then the American Express International, Inc. Agreement shall control.

PLATINUM TRAVEL INSURANCE

S\$1,000,000 Travel Accident Insurance

Enjoy up to S\$1,000,000 coverage for accidents occurring on public conveyance and up to S\$100,000 coverage for accidents occurring while not on a public conveyance. This cover is yours at no extra charge whenever your travel tickets are charged to The Platinum Card.

Overseas Medical and travel expenses

We will provide the assistance and benefits described in Sections 4.2 and 4.3 through Our appointed agent. To obtain assistance and benefits under this Section, the Insured Person must contact Our appointed agent at the designated telephone number. Our appointed agent will ordinarily make all necessary arrangements as well as bear the expenses up to the specified limits. In appropriate circumstances, with the prior approval of Our appointed agent, the Insured Person may first incur the expense and seek reimbursement later. In this Section, We/Us/Our also means our appointed agent, where the context so

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

Travel Inconvenience Benefits

We will reimburse Insured Persons who are on a Trip:

- Up to S\$400 per person and S\$800 per family for additional travel, refreshment and accommodation costs prior to their actual departure if:
 - i. Missed Departure: they miss their flight due to an Accident or breakdown of their vehicle, or an Accident, breakdown or cancellation of public transportation and no alternative flight is made available within 4 hours
 - ii. Delayed, cancelled or overbooked flight: their flight is delayed, cancelled or overbooked and no alternative flight is made available within 4 hours
 - iii. Missed Connection: they miss their connecting flight at the transfer point due to the late arrival of the incoming confirmed connecting flight and no alternative flight is made available within 4 hours
 - iv. Baggage delay: for the purchase of essential items up to S\$400 per person and S\$800 per family if their checked in baggage has not arrived at their destination airport within 4 hours of their arrival
 - v. Extended baggage delay: for the purchase of essential items up to an additional S\$400 per person or S\$800 per family if their checked in baggage has still not arrived at their destination airport within 48 hours of their arrival.

Underwritten by ACE Insurance Limited.

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

PLATINUM LIFESTYLE

Platinum Dining

Palate Premier Membership

- The Palate benefit is valid only upon payment with The Platinum Card®. Palate privileges are not applicable with restaurant and bar promotions. However, the restaurants may, at its discretion apply a flat discount. Card reductions and vouchers cannot be used in conjunction with any other special promotional offers, hotel offers, programmes or Palate card. This will include special events and promotions that are organized by the restaurants or Ate Consulting Pte Ltd. Blackout dates apply, please refer to [palate.sg](#) for full details. American Express International, Inc., and the business establishments reserve the right to change the terms and conditions at any time without prior notice.
- 50% discount is only applicable when there are two (2) adult diners at a table with a minimum order of two (2) à la carte main course food items. In the event, only one (1) food item is ordered for sharing and there are two (2) diners at the table, a 15% discount will apply. Members and their diners have to order a main course each in order to enjoy the varying discounts. The applicable discount is calculated on the total à la carte food-item bill only, excluding beverages, taxes and service charge.
- For TungLok Group of restaurants, à la carte savings only apply from Monday to Friday and set menu savings apply from Saturday and Sunday, not including beverages. For Palate participating restaurants which are NOT part of TungLok Group of restaurants, à la carte savings apply from Mondays to Sundays. Palate terms and conditions apply. Please refer to [palate.sg](#) for full terms and conditions.
- Palate bar privileges offer a 15% savings on beverages for Palate members (up to a maximum group number of 20 people). Palate bar privileges are valid only for loose beverages. Palate bar privileges are limited to one (1) card per table, per party, per occasion and/or reservation. Palate bar privileges are only valid for dine-in customers and not takeaway or to-go items. All reservations are on a first come first serve basis, to the discretion of the bar.
- Please refer to vouchers for Terms and Conditions. Lost vouchers will not be replaced. Palate Terms and Conditions apply.
- For full terms and conditions and privileges, please visit [palate.sg](#).

The Far Card Gourmet Membership

Dining:

- Applicable discounts and reductions for food and beverages are available for unlimited visits and on total bill. There is a separate discount rate applicable to food and a separate discount rate for beverages. Discounts do not apply to government taxes, service charge, private dining and take-away items. Discounts and reductions are not valid on banqueting, take-out services, outside catering and private dining including Equinox private dining. The 11th diner and above will have to pay full price.
- 50% discount for food is only applicable when there are 2 adult diners at a table subject to the following additional conditions for each outlet:
 - For restaurants that serve main courses, a minimum order of 2 main course items is required for the 50% discount to be applicable.
 - For any other restaurants that do not serve main courses, a minimum of 2 side dishes is required for the 50% discount to be applicable.
- In the event only 1 food item is ordered for sharing and there are 2 diners at the table, a 10% discount will apply only. Card Members and their diners have to order a main course item each in order to enjoy the varying discounts.
- Card Members are limited to 1 card per table or party per visit and must dine at the table to enjoy these benefits.
- 25% reduction for beverage is applicable at all participating restaurants.
- For selected bars, a 10% reduction is applicable for selected beverages ordered before 9pm and a 25% reduction for selected beverages ordered after 9pm.
- Please refer to [thefarcard.com](#) for details on the applicability and the discount structure for both food and beverage.
- Request for side-by-side table will be subject to availability and will be considered as one party and one table when applying the relevant discounts. No splitting of bills will be allowed. Only one card per table, per party, per occasion will be allowed to enjoy The Far Card dining privileges.
- For dining exclusions, blackout dates and seating allocation, please visit [thefarcard.com](#) for more details.
- Meal periods, menus, prices, change of concept, participating outlets and operating hours can change during the year.
- The Far Card usual member privileges will not apply during monthly, guest chef promotions and other discounts at restaurants. However, the hotel/restaurant may, at its discretion, apply a flat discount. Advance reservations are required during promotions and high occupancy at restaurants as hotels may restrict seating availability.
- Card Members are entitled to 25% off the total dining bill for in-room dining. Card Members must be present and pay with a valid Platinum Card.
- For The Far Card privileges and T&Cs of Swissôtel Nankai Osaka, please click [here](#).
- For The Far Card privileges and T&Cs of Swissôtel Nai Lert Park, Bangkok, please click [here](#).
- Payment must be made with your Platinum Card®.

Children Dining Policy:

- Children 1-5 years old (1-3 years old at Swissôtel Merchant Court) eat for free at buffet restaurants. Only one child per member is entitled to eat free.
- Children of the same age group can order from a friendly priced child's menu at restaurants serving à la carte and will not be considered as headcount for discount as they are already charged child's price.
- In the case of a party consisting of one Card Member and one child dining, Card Member has to order a dish per person in order to enjoy the varying discounts.
- Children will be considered as headcount for usual member discounts when they order from the adult à la carte menu.
- Same policy above applies to children 6-12 years (4-12 years old at Swissôtel Merchant Court) at restaurants serving à la carte. Children of the same age group dining at buffet restaurants will not be entitled to card discounts as they are already charged child's price.
- The communal dining concept, 1-2 children=1 adult headcount, 3-4 children=2 adult headcount at Mikuni and Szechuan Court at Fairmont Singapore.
- Please visit thefarcard.com for the latest updates on the Far programme and full 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.

Platinum Nightlife

- Payment must be made by The Platinum Card®.
- Food and beverage discount is only applicable on the à-la-carte menu.
- Not applicable on eve of Public Holidays and Public Holidays and special occasions like Valentine's Day, Mother's Day, Father's Day, special events and not limited to private parties.
- Not applicable in conjunction with ongoing promotions and discounts.
- American Express and the management of the respective partners reserve the right to amend or change the nature of the offer, day and time without prior notice.

The Pump Room

Promotional Period: Now to 30 November 2014

20% savings on Premium Bottles, including wines and champagnes

- Only applicable after 10pm
- Applicable to bottles only
- Cannot be used in conjunction with other promotions
- Not applicable on Christmas Eve and New Year's Eve
- All payments must be made with valid American Express Cards

Complimentary and priority entry for Card Member and 2 guests

- Not applicable on Christmas Eve and New Year's Eve

Access to elevated VIP area

- Subject to availability (i.e. If the area is operating at full capacity, The Pump Room holds the rights to decline entry as The Pump Room needs to adhere to fire safety rule)

Platinum Health and Wellness

- Redemption of spa vouchers is by appointment only. To enjoy the privileges and benefits, Card Members must present original voucher, NRIC and The Platinum Card on the day of appointment and all charges must be made to the Platinum Card.
- Please refer to the back of the vouchers for full terms and conditions of the respective redemption.
- Please contact the Platinum Travel & Lifestyle Concierge for more information.

PLATINUM ACCESS

Platinum Golf

Complimentary Green Fees Programme:

- Complimentary Golf is applicable to both Basic and Supplementary Card Members.
- Card Member(s) are not required to pay green fees. All other players in the flight are required to pay green fees.
- Card Member is responsible for arranging the minimum number of players for a flight.
 - (i) On weekdays, there must be a minimum of two players per flight unless otherwise advised, subject to pairing at golf club's discretion. Each Card Member must bring at least one guest who is required to pay for green fees for a flight.
 - (ii) On weekends, there must be a minimum of three players per flight. Three-ball flights may be subject to pairing at golf club's discretion.

General Terms and Conditions for Complimentary Green Fees Programme

- Weekday bookings must be made at least 4 days in advance.
- Weekend bookings must be made at least 8 days in advance.
- Card Members cannot book more than 14 days in advance.
- All bookings are subject to availability.
- Card Member(s) and his/her guests are required to pay for the use of the buggy and caddies at normal published rates. Any other applicable fees or

charges are to be borne by the Card Member(s) and his/her guests.

- Card Member(s) and his/her guests should hold valid golfer's insurance at time of booking of golf game.
- Card Member(s) may bring guest(s). There is no limit to the number of guest(s) but bookings are subject to availability.
- Golfers must have a valid handicap and the club may require golfers to produce their handicap card upon registration.
- There will be no rain check after tee-off.
- All payments for Card Member(s) and guests must be made upon booking and charged to the Card Member's Platinum Card.
- The following amendment charges apply after the golf booking has been processed, subject to availability:
 - More than 3 days to tee-off date: S\$10 per change
 - Equal or less than 3 days to tee-off date: Cancellation policy will apply
- Rates quoted are not inclusive of taxes and are subject to change without notice.
- The programme cannot be used by Card Members or their guests in conjunction with any other promotional golf programme at the respective clubs.
- Clubs reserve the rights to refuse the discounted rates during promotional periods.
- American Express does not assume liability and Card Member shall not make any claim whatsoever for (i) injury or bodily harm or (ii) loss of our damage to property, howsoever caused, arising from or in connection with any American Express Golf Programme.
- Participation of golf clubs is subject to change without any prior notice to Card Members.
- For all golf clubs except for Ria Bintan Golf Club, Laguna Bintan Golf Club and Southlinks Country Club, the following cancellation charges apply to Card Member(s) and their guests:
 - (i) The cancellation charge of S\$10 applies for cancellations made 3 days before tee-off date
 - (ii) 100% of total golf charges apply for cancellations made 2 days or less before tee-off date as well as in the event of no show or late arrival on tee-off date.
- For Ria Bintan Golf Club, Laguna Bintan Golf Club and Southlinks Country Club, the following cancellation charges apply to Card Member(s) and their guests:
 - (i) The cancellation charge of S\$10 applies for cancellations made 4 days before tee-off date
 - (ii) 100% of total golf charges apply for cancellations made 3 days or less before tee-off date as well as in the event of no show or late arrival on tee-off date.

Privileged Golf Access

- Card Member(s) will not be granted access rights to the 30 stipulated clubs without booking through The Platinum Travel & Lifestyle Concierge at 1800 392 1177.
- General terms and conditions from the Complimentary Green Fees Programme apply.

Golf Conditioning

- Offer is valid until 31 December 2014.
- Offer is valid to first-time visitors of Sky Fitness only.
- Offer is limited to one-time purchase per Card Member.
- Sky Fitness reserves the right of 3 business working days to revert to customer enquiries or reservations.
- Strictly by appointment. Please quote "AMERICAN EXPRESS GOLF PRIVILEGE PROMOTION".
- Offer is not valid with other promotions, privileges or vouchers.
- Offer is non-transferable and not exchangeable for cash or other goods and services.
- Payment must be made with The Platinum Card®.
- Towels and padlock will be provided.
- Golf conditioning programme at S\$1,850 (excludes GST) includes:
 - (i) Weekly Wellness Evaluation (Bio Physical Assessment) – clinically and scientifically proven to analyse potential health hazards and nutritional deficiencies to protect the overall well-being of the golfer – with individual print out
 - (ii) Dietary Assessment – guidelines for lifestyle modification and individualized diet planning
 - (iii) Full Fitness Assessment and Analysis of Golfer – with individual print out
 - (iv) Postural Analysis, Movement Screening and Corrective exercises
 - (v) Self Myofascial release Technique to ease body tension and improve swing motion
 - (vi) 12 sessions of personalized training with Golf Conditioning Expert
 - (vii) 12 sessions Sports Mobility Stretching or Wellness Massage Sessions
 - (viii) 12 sessions of Pulsating Electromagnetic Therapy (PEMT) – to aid rehabilitation, sports injuries and more
 - (ix) Full use of club facilities for the package duration (3 months) – 1 quarterly programme
 - (x) Preventive Diagnostic Check and Pulsating Electromagnetic Therapy – clinically and scientifically proven to analyse potential health hazard and also aid in rehabilitation, sports injuries and more.
- Sky Fitness is located at 3 Harbourfront Place, Harbourfront Tower Two, Level 16 (Penthouse), Singapore 099254, Tel: (65) 6271 0818 and Genesis Optimum Performance Training – 45 Burghley Drive, Blk B #01-10/11/12, (Serangoon Gardens) Lifestyle Hub, Singapore 059222.

Golf Lessons

- The Beginner Program costs S\$730 for 2 persons (10-hour; weekday only; excludes GST) and S\$810 for 2 persons (10-hour; weekend only; excludes GST) in a class of 6 golfers. Golf equipment will be provided by the Academy
- Intermediate program costs S\$495 for 2 persons (6-hour; weekday only; excludes GST) and S\$555 for 2 persons (6-hour; weekend only; exclude GST) in a class of 4 golfers.
- Prices are based on lessons conducted by Local Pros. Surcharge is applicable if a Foreign Pro is preferred.
- Rates are not inclusive of GST, Green and Buggy fee, Golf/Range balls, Handicap maintenance & Golf Insurance.
- For Intermediate programme: All participants MUST possess a valid proficiency certificate.
- Payment has to be charged to the Platinum Card.
- Full payment must be made before booking of lessons. Fees paid are not refundable or transferable.
- All bookings must be made via the Platinum Travel & Lifestyle Concierge at 1800 392 1177 at least 7 days in advance before the first lesson commences.
- All students must register at the Academy 15 minutes before their first lesson.

- Any cancellation of confirmed lesson is subject to the Academy's approval.
- All lessons must be completed within 3 months from the date of registration.
- Star Golf Academy reserves the right to cancel lessons with 3 days' advance notice before lesson (e.g. coach is on medical leave, annual leave and tournament etc).
- All lessons are held at the Marina Bay Golf Course, 80 Rhu Cross, #01-05 Singapore 437437.

Driving Range

Sembawang Driving Range:

- Offer is valid until 31 December 2014.
- Driving range is closed every Monday between 7am – 12pm for maintenance, except unless it is a Public Holiday.
- On maintenance days, range will resume operations at 12pm.
- Card Members must purchase a store-value card. Store-value cards are non-transferable / non-refundable.
- S\$10 refundable deposit is applicable for new cards.
- Sembawang Country Club reserves the right to amend and discontinue the promotion without prior notice.

Platinum Country Club

Tower Club

- To enjoy the privileges or benefits, Card Members must present their Platinum Card and all charges must be made to the Card. Participation of merchants is subject to change without prior notice to Card Member. 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.
- Basic and Supplementary Platinum Card Members are granted access to the Tower Club Singapore's dining and conference facilities, excluding the Wellness Centre, as reciprocal members of Tower Club.
- Access will be available at all times during Tower Club's business hours:
 - Monday – Tuesday: 7am to 11pm
 - Wednesday – Friday: 7am to 12am
 - Saturday: 9am to 12am
 - Sunday and Public Holidays: Closed
- Access is subject to Tower Club's capacity. Priority will be given to Tower Club's members. Individual facilities may have different operation times. Please check with the Platinum Travel & Lifestyle Concierge for more details.
- The Basic Platinum Card Members or Supplementary Card Members will not be charged any joining fees or monthly dues by the Tower Club for access to all its facilities and services.
- As part of the club rules and as reciprocal member, any spend in Tower Club will be subject to 10% surcharge and 10% service charge (excluding the prevailing GST). The service charge will be calculated based on the total amount after the inclusion of the 10% surcharge.
- The Platinum Card Members or Supplementary Card Members must book or make reservation(s) with The Platinum Card Service in order to enjoy privileged access to the Tower Club.
- For first time access to the Tower Club, The Platinum Card Members are required to present their Platinum Card and their business card (as a form of identification). The Platinum Card Members are allowed to bring any number of guests, subject to Tower Club's capacity.

Platinum Luxury Yachts

Benefits are valid until 24 April 2016. [View full Terms and Conditions](#) for Platinum Luxury Yachts.

MEMBERSHIP REWARDS POINTS

Membership Rewards Programme

All eligible Cards will earn a total of 2 Membership Rewards points for every S\$1.60 spent, except for American Express Rewards Credit Card which will earn 1 Membership Rewards point for every S\$1 spent.

Points will be awarded as long as your Card Account remains valid and enrolled in Membership Rewards Programme, and provided it remains in good standing and is not cancelled for any reason.

EXTRA from Membership Rewards

Earn 2 Membership Rewards points and receive 18 additional Membership Rewards points for every S\$1.60 spent on the first S\$16,000 at our Platinum EXTRA Partners in Singapore from 1 January 2014 to 31 December 2014. All spend in excess of S\$16,000, earn 2 Membership Rewards points and receive 8 additional Membership Rewards points for every S\$1.60 spent.

Points will be awarded for every S\$1.60 spend as long as your Card Account remains valid and enrolled in Membership Rewards Programme, and provided it remains in good standing and is not cancelled for any reason.

Applicable to The Platinum Card issued in Singapore by American Express International, Inc. Participation of merchants is subject to change without prior notice to Card Members. Please refer to americanexpress.com.sg/extrarewards for an updated listing.

Data Protection and Use of Personal Data

(1) Disclosure of Personal Information

You agree that any information provided by you in the application form, at our request or otherwise collected during the operation of your Account ("Personal

Information”) may be disclosed to:

- (i) companies within the worldwide American Express group of companies (“Amex Group companies”);
- (ii) third parties who process transactions submitted by merchants on the American Express network where you use the Card worldwide;
- (iii) processors and suppliers we or Amex Group companies may engage;
- (iv) the providers of services and benefits associated with your Account;
- (v) consumer credit bureaus, collection agencies and lawyers;
- (vi) parties who accept the Card in payment for goods and/or services purchased by you;
- (vii) parties who distribute the card;
- (viii) any other co-branded partner of Amex set out in the Terms and Conditions governing use of your Account;
- (ix) banks, financial institutions, government agencies, statutory boards or authorities in Singapore or elsewhere;
- (x) anyone to whom we may transfer contractual rights; and
- (xi) any other party approved by you or to whom we consider it in our interests to make such disclosure.

(2) Use of Information

We may use your Personal Information, including aggregated or combined with other information for any of the following purposes:

- (i) Delivering our products and services to you, including the management and operation of your Account;
- (ii) Improving our products and services and to conduct research and analysis;
- (iii) Advertising and marketing our products and services, and those of our third party business partners;
- (iv) Managing risks relating to our business, including credit risk, fraud risk and operational risk;

Your data may also be used for other purposes for which you give your specific permission, or when required by law, or where permitted under the terms of the Personal Data Protection Act 2012.

(3) Supplementary Card Members

Where we have been asked to issue a supplementary card:

- (i) you consent to us disclosing to the supplementary Card Member details about the status of your Account including details of transactions, the outstanding balance and details of any overdue payments;
- (ii) you consent to the supplementary Card Member providing us with Personal Information about you for additional identity authentication purposes, to register for on-line services and to access enhanced and new services; and
- (iii) Supplementary Card Members will not be permitted to change any of your Personal Information without your express consent.

(4) Third Party Consents

Where you provide us with information relating to a third party (including supplementary Card Members), or where you purchase goods and/or services on behalf of a third party, you confirm that you have informed and obtained consent, if necessary, of that third party to the processing of his or her information by American Express and third parties. In respect of supplementary Card Members, this may include the use of his or her details for marketing purposes or disclosure for the purposes set out in detail in the Consumer Credit Bureau and Fraud Prevention section below.

(5) Marketing

We and other Amex Group companies may use your Personal Information to identify goods and services in which you may be interested; and market offers to you (by mail, e-mail, telephone, SMS, via the internet or using other electronic means) in relation to such goods and services. You agree that your consent will remain in place until you withdraw it or until 12 months after you cease being an American Express Card Member.

If you wish to opt-out of receiving marketing from us, you may opt out of such marketing offers by going to [insert URL] to update your privacy preferences at any time.

We will also, from time to time, contact you to ensure that the information we hold about your marketing preferences is up to date.

(6) Consumer Credit Bureau

We will exchange your Personal Information with consumer credit bureaus and carry out credit checks and other assessments. We may inform the bureaus of the current balance on your Account and we may tell them if you do not make payments when due. They will record this information and may share this with other organisations in accordance with their legal powers and obligations.

(7) Electronic or Telephone Communication

If you contact us by any electronic means, we may record the telephone number or internet protocol address, associated with that means of contacting us at the time. We may also monitor and/or record telephone calls between us to assure the quality of our customer service.

(8) International Transfer of Data

Personal Information may be processed, accessed or disclosed in countries outside Singapore when you travel or make foreign purchases and for the purpose of administering your Account. In such cases, we will take appropriate steps to ensure the same level of protection for your information in other countries outside Singapore.

(9) Retention of Information

We keep Personal Information for the purposes described in this statement for as long as is appropriate to fulfill our legal obligations in accordance with applicable law.

(10) Access and Correction

You are entitled at any time to request access to information held by us about you or your Account and to update and correct such information. You agree that Amex may impose a modest charge to cover the costs of complying with such requests. Please make such requests in writing to the Data Privacy Officer, American Express International, Inc., 10 Marina Boulevard #15-00, Marina Bay Financial Centre Tower 2, Singapore 018983.

All information is correct as of July 2014 and is subject to change without prior notice.

