American Express® Rewards Card Benefits Terms and Conditions

GENERAL TERMS & CONDITIONS

To enjoy the privileges or benefits, Card Members must present their American Express Rewards Card and all charges must be made to the Card. Participation of merchants is subject to change without prior notice to Card Member.

Information is correct as of time of publication 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.

YOUR FAVOURITE 5 PLACES

- 50% bonus Membership Rewards points are awarded on the first S\$5,000 spent at your selected Favourite 5 places in a calendar year (1 January 31 December).
- For spend at Favourite 5 places exceeding this, you continue to earn 1 Membership Rewards point for every dollar spent.
- Spend cap for the American Express Rewards Card is subject to change without prior notice.
- Selection of Favourite 5 places is limited to once per calendar year.
- Favourite 5 is applicable at selected merchants in Singapore only where American Express Cards are accepted.
- Participation of merchants is subject to change without prior notice to Card Members.

MEMBERSHIP REWARDS

Membership Rewards Programme

- One point for every S\$1 spent will be awarded as long as your Card Account remains valid and enrolled in Membership Rewards, and provided it
 remains in good standing and is not cancelled for any reason.
- This applies only to the American Express Rewards Card issued in Singapore by American Express International, Inc.
- If you cancel your enrolment in Membership Rewards, you must redeem any points within 30 days of cancellation; otherwise, the points will be forfeited.
- If your Card Account is cancelled or terminated, any points in your Membership Rewards Account will be forfeited on the date of Account cancellation.

First 3 Months Bonus

100% bonus promotion is valid for 90 days from time of Card approval.

Spend Bonus

American Express Rewards Card Members who charge \$\$5,000 or more to their Card between 1 January and 31 December will receive a 50% Membership Rewards points bonus on all spend, applicable from the first dollar of spend.

Points Do Not Expire

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

Frequent Flyer Miles or Frequent Guest Programme Membership Rewards Transfer Fee

For each conversion of Membership Rewards points to frequent flyer or frequent guest partner programmes, a fee of S\$20 will be charged to your American Express Rewards Card. The fee is inclusive of GST.

DINING PRIVILEGES

American Express Selects®

Please refer to amexnetwork.com.sq for full terms and conditions, promotion validity period and up-to-date list of dining, shopping and lifestyle privileges.

Global Dining Program

- Global Dining Program benefit will be open for all American Express Card Members to use and is valid until 31 May, 2016, unless otherwise noted, subject to the terms and conditions below.
- This benefit is only redeemable when paid for with an American Express branded card .
- The benefit is fulfilled by making reservation bookings directly with the restaurant in the American Express Card Member's name and is subject
 to table availability. American Express Card Members can either call or walk in to the restaurant to check availability and book. Card Members
 have to identify themselves as an American Express Card Member at the time of booking or before ordering to receive the benefits on the dining
 day.
- The benefit is valid for seated dining only and cannot be combined with any other benefit.
- Each restaurant offers one of the following special offers as stated in their offer details and this is not negotiable: a complimentary appetizer from the à la carte menu (up to ten guests) or a complimentary dessert (up to ten guests) or a complimentary bottle of wine (per table) or a discount of 20% on food purchases (up to ten guests) and will be provided by the participating restaurants in accordance with the provisions set out here. The special offer is non-transferable and may not be redeemed for cash.
- Complimentary dessert selection may be limited by the restaurant at its discretion and will only be valid when an item of equal or greater value is
 purchased. Complimentary appetizer selection may be limited by the restaurant at its discretion and will only be valid when a main course and a
 dessert are purchased.
- The complimentary bottle of wine is selected by the restaurant and cannot be taken away or consumed off premises. The complimentary bottle of wine will only be valid when a main course is purchased.
- Exclusions may apply. The benefits are limited to one redemption per visit, per American Express Card, per bill, per table, unless otherwise stated; a restaurant may cap benefit availability to 10 guests per booking at its discretion.
- The benefit is available for lunch or dinner on any day of the week, unless otherwise noted. Blackout dates apply, please check with individual restaurants when booking.
- Should an American Express Card Member face any issues including any failure to fulfil the benefit, please contact the relevant restaurant.
 Alternatively, American Express Card Members may contact American Express Customer Services by calling the number on the back of their Card.

TRAVEL BENEFITS

Year-Round Travel Savings with ZUJI

This promotion is only applicable for existing American Express Card Members who meet the following criteria:

- Purchases Flight or Hotel stays from zuji.com.sg between 20th November 2014 to 30th September 2015 (Both days inclusive)
- Purchase must be charged in full to an American Express Card.
- Payment must be made by American Express Card issued by American Express International, Inc. in Singapore (excluding American Express Corporate
 Card and American Express Cards issued by DBS Bank Limited, United Overseas Bank Limited, Citibank Singapore Limited and EZ-Link Pte Ltd).
- For eligible hotel bookings, the savings will be applied to the final payment. The hotel savings 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 Regency, Park Hyatt), (q) Langham Hospitality (Eaton Hotel, Langham Hotels & Resorts, Langham Place) and (r) Melia Hotels International (Gran Melia, Innside, 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.
- 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.
- . American Express International Inc. and the service establishments reserve the right to change the terms and conditions at any time without prior notice.
- All information is correct at the time of production.

Free Travel Inconvenience Insurance

Travel Inconvenience Insurance is underwritten by ACE Insurance Limited. To enjoy this benefit, you need to purchase your travel tickets with your American Express Rewards Card. Click here and refer to page 12 onwards for more details.

FINANCIAL BENEFITS

No Worries Guarantee

No Worries Guarantee is underwritten by ACE Insurance Limited. No Worries Guarantee is not applicable for claims/items purchased lower than S\$150. Claims must be made within 90 days of purchase. Other terms and conditions apply. Click here and refer to page 14 onwards for details.

• 90-days Return Guarantee

Return guarantee is underwritten by ACE Insurance Limited. Return guarantee is subject to a total limit of S\$5,000 for a period of one (1) calendar year from the date of issue of the Card or latest renewal date, whichever is the later. Other terms and conditions apply. Click here and refer to page 14 onwards for details.

• 90-days Purchase Protection

Purchase protection is underwritten by ACE Insurance Limited. Purchase protection is subject to a total limit of S\$25,000 for a period of one (1) calendar year from the date of issue of the Card or latest renewal date, whichever is the later. Other terms and conditions apply. Click here and refer to page 14 onwards for details.

Lost/Stolen Card Liability

Please notify us immediately on the loss of your American Express Card. You shall not be liable for any unauthorised charges made after you have given due notification to us, provided that neither you nor any Supplementary Card Member contributed to, or was involved in or benefited from the loss, theft or misuse of the Card.

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