

## Update on American Express Card Member Agreement

As of 22<sup>nd</sup> January 2017, please kindly note that changes will be made to Section 23 of the Card Member Agreement for the following Cards:

American Express® Singapore Airlines KrisFlyer Credit Card  
American Express® Singapore Airlines KrisFlyer Ascend Credit Card  
American Express® Singapore Airlines PPS Club Credit Card  
American Express® Singapore Airlines Solitaire PPS Credit Card

### 23. Data Protection and Use of Personal Data

#### 23.1 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) Singapore Airlines Limited, the 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.

In particular, you agree that your Personal Information (which includes your identity and your transaction pattern data (your spend and purchase frequency patterns may be included in such data)) may be disclosed for the purposes described in paragraph 23.2 below and in particular may be disclosed to Singapore Airlines Limited for the purposes of performing data analytics, market research and marketing. If you wish to withdraw your consent to your Personal Information being disclosed to Singapore Airlines Limited for the purposes described in this sub-paragraph, please make such request in writing to the Data Privacy Officer at the address set out in paragraph 23.10

#### 23.2 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, and for the avoidance of doubt, this includes the management and operation of your Account and delivery of products, services and benefits by Singapore Airlines Limited associated with your Account including but not limited to the award of KrisFlyer miles to your KrisFlyer 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.

For full Terms and Conditions, please click [here](#).

