

# Product Highlight Sheet

<b>Product name</b>	The American Express® Singapore Airlines Solitaire PPS Credit Card
<b>Interest-free period</b>	22 days from statement date if bills are paid in full
<b>Interest on purchases (where applicable)</b>	25.90% p.a. compounded if the payment of the closing balance in your statement is not made in full; or 29.99% p.a. in the event that your Account has three or more defaults <sup>1</sup> and/or one default <sup>1</sup> which remains unpaid for two or more consecutive months in the last 12 months
<b>Interest on cash advances</b>	25.90% p.a. compounded daily from date of withdrawal until the withdrawal amount and the relevant fees are paid in full
<b>Minimum monthly payment</b>	3% or S\$50, whichever is higher
<b>Late payment charges</b>	With effect from 1 May 2018, S\$90 if minimum monthly payment is not made by due date
<b>Annual Membership fee</b>	S\$551.05 (inclusive of GST)
<b>Cash advance fee</b>	Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount
<b>Fees for foreign currency transactions</b>	2.5%
<b>Dynamic currency conversion fee</b>	N.A.
<b>Lost / stolen card liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL <a href="https://abs.org.sg/docs/library/abs_creditcards_english.pdf">https://abs.org.sg/docs/library/abs_creditcards_english.pdf</a> )
There may be circumstances in which you have to pay other fees. See the full list of Terms and Conditions.	

Note:

1. You are in default if minimum payment is not received by us on the payment due date stated on your monthly statement.



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