

**Terms and Conditions****Bonus 12,000 KrisFlyer miles upon upgrade to the American Express Singapore Airlines KrisFlyer Ascend Credit Card**

Existing American Express Singapore Airlines KrisFlyer Credit Card Members with a minimum tenure of 9 consecutive calendar months, spent a minimum of S\$10,000 on eligible purchases of goods and services within 12 consecutive calendar months ("Eligible Spend Period"), and whose card account is in good standing and not cancelled for any reason ("Eligible Card Member") will be eligible to apply for an upgrade to the American Express Singapore Airlines KrisFlyer Ascend Card Credit ("Ascend Card") and be eligible to receive a bonus of 12,000 KrisFlyer miles (the "Bonus KrisFlyer miles").

To receive the bonus 12,000 KrisFlyer miles, eligible Card Members must comply with and agree to all of the following:

- Have a minimum tenure of 9 consecutive months on the American Express Singapore Airlines KrisFlyer Credit Card
- Spend a minimum of S\$10,000 on eligible purchases of goods and services on the American Express Singapore Airlines KrisFlyer Credit Card within the Eligible Spend Period.
- Click the 'Apply Now' button in the email invitation and complete the application for the American Express Singapore Airlines KrisFlyer Ascend Card ("Ascend Card") online through the dedicated promotion page
- Completed Ascend Card application must be approved by American Express by 30 June 2019
- Annual fee of S\$337.05 (inclusive of GST and which will be billed in first statement after approval) must be paid in full
- First spend on the Ascend Card of a minimum S\$1 must be made within 30 days of the Ascend Card approval ("Minimum First Spend")
- All card accounts with American Express must continue to be in good standing and not cancelled for any reason Bonus KrisFlyer miles will only be credited into the Singapore Airlines KrisFlyer account linked to the Ascend Card
- Bonus KrisFlyer miles will only be credited into the Singapore Airlines KrisFlyer account linked to the Ascend Card

The Eligible Spend Period is illustrated as below:

- Eligible Card Members who have spent a minimum of S\$10,000 from 1 April 2018 – 31 March 2019, will receive the exclusive email invite on 10 April 2019.
- Eligible Card Members who have spent a minimum of S\$10,000 from 1 May 2018 – 30 April 2019, will receive the exclusive email invite on 10 May 2019.
- Eligible Card Members who have spent a minimum of S\$10,000 from 1 June 2018 – 31 May 2019, will receive the exclusive email invite on 10 June 2019.

Eligible purchases on goods and services exclude: (a) Charges processed and billed prior to the Enrolment Date or charges prepaid on any Card Account prior to the first billing statement for that Card Account following the Enrolment Date; (b) Cash Advance and other cash services; (c) Express Cash; (d) American Express Travellers Cheque purchases; (e) Charges for dishonoured cheques; (f) Finance charges – including Line of Credit charges and Credit Card interest charges; (g) Late Payment and collection charges; (h) Tax refunds from overseas purchases; (i) Balance Transfer; (j) Annual Card fees; (k) Amount billed for purchase of KrisFlyer miles to top-up your miles balance; (l) Instalment Plans (m) Purchase and top-up charges for EZ-Link cards using your Card. Spend on eligible purchases of goods and services incurred by Supplementary Card Member(s) shall accrue to the Basic Card Member.

The Bonus KrisFlyer miles will be awarded within 60 days of the date of the Annual Fee Payment. The Bonus KrisFlyer miles will only be credited into the Singapore Airlines KrisFlyer account linked to the American Express Singapore Airlines KrisFlyer Ascend Credit.

American Express International, Inc. reserves the right to change the Terms and Conditions at any time without prior notice. All information is correct at the time of print.

**Multi-lending Policy Terms and Conditions**

In general, each Card Member is allowed to hold one American Express Charge Card and up to two American Express Credit Cards (of which only one can be a American Express® Singapore Airlines Credit Card) issued by American Express in Singapore. If, with this current application, you will exceed the maximum number of Card(s) allowed within each category\* (as determined by American Express in its sole and absolute discretion from time to time), then your existing Card in the corresponding category will be cancelled upon approval of this application.

The following Terms and Conditions apply if any of your existing Credit Cards are cancelled, as set above:

- Existing Supplementary Credit Card(s) of the cancelled basic Charge/Credit Card will automatically be cancelled upon approval of your new Credit Card application. You will need to reapply for the Supplementary Credit Card(s) on your new Card.
- Fees paid on the cancelled Credit Card(s) will be pro-rated, where applicable.
- If you are on recurring payment arrangements with any of your service provider(s) and other organization(s) and wish to ensure that they are not disrupted, please contact the respective organization(s) to provide your new Credit Card number. This includes GIRO payments.
- Any charges and/or outstanding balance will be transferred to the new Credit Card at our prevailing interest rate applicable to the new Credit Card. If you were enjoying a promotional rate on your Credit balance, the interest rate charged after transfer to the new Credit Card may be higher than the promotional rate.
- Any Cashback accrued will be forfeited.
- By choosing to have more than one American Express Card, the overall credit limit assigned to you will be split and assigned to each Basic Card Account that you maintain. You have the flexibility to change the limits assigned to each basic Card Account by contacting American Express upon approval of your new Credit Card application.