



Member-Get-Member Referral Programme – Q1 2024

1. American Express Basic Card Members ("Referrer") are eligible to participate in this Member-Get-Member (MGM) Referral Programme. In respect of any referral submitted by the Referrer pursuant to this MGM Referral Programme, the Referrer warrants and confirms that
 - a) The referred potential new customer ("Referee") has given consent for their personal data to be provided to American Express International Inc. ("Company") and to receive these referral programme marketing communications from the Company;
 - b) Only below Card Members are eligible to participate in this programme:
 - The Platinum Card®, The American Express® Platinum Reserve Credit Card, The American Express® Platinum Credit Card, The American Express® Rewards Card, The American Express® Gold Charge Card, The American Express® Personal Card, The American Express® Singapore Airlines KrisFlyer Ascend Credit Card, The American Express® Singapore Airlines KrisFlyer Credit Card, The American Express® Singapore Airlines PPS Club Credit Card, The American Express® Singapore Airlines Solitaire PPS Credit Card, The American Express® CapitaCard
 - c) The Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the MGM Referral Programme; and
 - d) This offer should only be sent to people with whom the Referrer has an existing relationship with such as friends or family.
 - e) This programme is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
 - f) Your Card Account's eligibility to participate in the Referral programme is based on your overall credit rating and other factors including your Account history with American Express.
2. Referee(s) must apply via the link that the Referrer shared with them to ensure both receive this bonus. If the Referee has already applied for Eligible Card without using this referral, both Referrer and Referee will not be eligible for the bonus.
3. This MGM Referral Programme is valid from 15 January 2024 – 29 May 2024, both dates inclusive ("Promotion Period").
4. For the Referrer to receive the 1st referral bonus and subsequent referral bonus of eCapitaVouchers the Referee has to:
 - a) Apply for The Platinum Card® OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card OR The American Express® Platinum Credit Card and receive approval between 15 January 2024 – 29 May 2024 (both dates inclusive).
 - b) Pay the full annual fee where applicable.
5. For the Referee to receive the referral bonus of Membership Rewards® points or KrisFlyer miles, the Referee has to:
 - a) Apply and receive approval between 15 January 2024 – 29 May 2024 (both dates inclusive).
 - b) Meet the minimum spend on eligible purchase of goods and services ("Qualifying Spend"):
 - The Platinum Card®: S\$5,000 Qualifying Spend in the first 3 months of Card Membership.
 - All other Cards listed in the table below: S\$1,000 Qualifying Spend in the first month of Card Membership.

Visit go.amex/SGexclusions for full list of non-eligible purchases and/or transactions.
- c) Pay the full annual fee where applicable.
6. Referee's Card approval is subjected to meeting the application requirements and review.
7. The total amount of referral bonus that a Referrer can receive under this programme is capped at S\$3,150 based on The Platinum Card® referrals (S\$150 for 1st approved referral + S\$300 X 10 for subsequent 10 approved referrals). Referrers can only receive referral bonus for a maximum of 11 approved referrals (including the 1st approved referral) during the Promotion Period.
 - a) Referrer will be entitled to receive a referral bonus of up to S\$150 eCapitaVouchers for the first approved referral:
 - If the 1st Card referred is The Platinum Card®, Referrer will receive a referral bonus of S\$150 eCapitaVouchers upon Card approval.
 - If the 1st Card referred is The American Express® Platinum Credit Card or The American Express® Singapore Airlines KrisFlyer Ascend Credit Card, Referrer will receive a referral bonus of S\$50 eCapitaVouchers upon Card approval.
 - b) Referrer will be entitled to receive a referral bonus of up to S\$300 eCapitaVouchers for each subsequent approved referral capped at 11 (including the 1st approved referral) during the Promotion Period.
 - If the subsequent Card referred is The Platinum Card®, Referrer will receive a referral bonus of S\$300 eCapitaVouchers for each approved referral.
 - If the subsequent Card referred is The American Express® Platinum Credit Card or The American Express® Singapore Airlines KrisFlyer Ascend Credit Card, Referrer will receive a referral bonus of S\$100 eCapitaVouchers for each approved referral.



c) Please see table below for detailed Referrer and Referee reward amounts and eligibility criteria:

Eligible Cards to Refer	Number of referrals*	Referrer's Reward	Referee's Reward
		You Earn	Your Friend Earns
The Platinum Card®	1 st approved referral	S\$150 eCapitaVouchers	5,000 Membership Rewards® points referral reward on S\$5,000 Qualifying Spend in the first 3 months of Card Membership and pay the annual fee.
	Each subsequent approved referral till the 11 th	S\$300 eCapitaVouchers	
The American Express® Platinum Credit Card	1 st approved referral	S\$50 eCapitaVouchers	2,500 Membership Rewards® points referral reward on S\$1,000 Qualifying Spend in the first month of Card Membership and pay the annual fee.
	Each subsequent approved referral till the 11 th	S\$100 eCapitaVouchers	
The American Express® Singapore Airlines KrisFlyer Ascend Credit Card	1 st approved referral	S\$50 eCapitaVouchers	1,000 KrisFlyer miles referral reward on S\$1,000 Qualifying Spend in the first month of Card Membership and pay the annual fee.
	Each subsequent approved referral till the 11 th	S\$100 eCapitaVouchers	

*If subsequent referrals are different Cards than the 1st Card referred, then the referral bonus for subsequent referral will be basis the Card product referred. For example:

- If the 1st Card referred is The Platinum Card® and the 2nd Card is The American Express® Platinum Credit Card OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card, then the Referrer will earn S\$150 eCapitaVouchers for The Platinum Card® as 1st approved referral and S\$100 eCapitaVouchers for The American Express® Platinum Credit Card OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card as subsequent approved referral (Total = S\$150 + S\$100 = S\$250 eCapitaVouchers). If the 3rd Card referred subsequently is The Platinum Card®, Referrer will earn additional S\$300 eCapitaVouchers as referral bonus for the approved referral (Total = S\$150 for 1st approved referral + S\$100 for 2nd approved referral + S\$300 for 3rd approved referral = S\$550 eCapitaVouchers for 3 approved referrals)
 - If the 1st Card referred is The American Express® Platinum Credit Card OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card and the 2nd Card is The Platinum Card®, then the Referrer will earn S\$50 eCapitaVouchers for The American Express® Platinum Credit Card OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card as 1st approved referral and S\$300 eCapitaVouchers for The Platinum Card® as subsequent approved referral (Total = S\$50 + S\$300 = S\$350 eCapitaVouchers). If the 3rd Card referred subsequently is The American Express® Platinum Credit Card OR The American Express® Singapore Airlines KrisFlyer Ascend Credit Card, Referrer will earn additional S\$100 eCapitaVouchers as referral bonus for the approved referral (Total = S\$50 for 1st approved referral + S\$300 for 2nd approved referral + S\$100 for 3rd approved referral = S\$450 eCapitaVouchers for 3 approved referrals)
- Referrer will receive the total referral bonus of eCapitaVouchers approximately ten (10) weeks after the Referee's application for the Eligible Card is approved.
 - Referee will receive the referral bonus of Membership Rewards® points or KrisFlyer miles approximately ten (10) weeks after they have satisfied all the conditions in Clause (6).
 - In addition to the Referee offers stated above, Referee will also be entitled to the public welcome and spend offers listed on these pages:
The Platinum Card®
<https://www.americanexpress.com/sg/charge-cards/platinum-card/>



The American Express® Platinum Credit Card

<https://www.americanexpress.com/sg/credit-cards/platinum-credit-card/>

The American Express® Singapore Airlines KrisFlyer Ascend Credit Card

<https://www.americanexpress.com/sg/credit-cards/singapore-airlines-krisflyer-ascend-credit-card/>

11. Referee(s) must be Singapore Citizens, Permanent Residents or Expatriates aged 21 years old or over.
12. Referee(s) who cancelled their American Express Card (If it is the same as the Eligible Card he/she is going to apply for) within the last twelve (12) months are not eligible for this promotion.
13. Self-referral will not be accepted for this MGM Referral Programme.
14. Only one referral for each Referee will be counted. In the event that a Referee is referred by more than one Referrer, the successful referral will be based on the details of the Referrer confirmed by the Referee.
15. Should the Referee cancel the Card within six (6) months upon Card Approval, fees equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card Accounts respectively without prior notice.
16. Important for Personal Card and Gold Charge Card Holders: To be eligible for the Member-Get-Member Welcome bonus, you need to be already enrolled in the Membership Rewards Programme.
17. American Express International Inc. reserves the right to vary or cancel the programme and / or amend or alter these Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express International Inc. shall be final.