

## AMERICAN EXPRESS® CARDS



|                            | American Express® Gold Credit Card   | Singapore Airlines KrisFlyer American Express® Gold Credit Card                                       | American Express® Platinum Credit Card   | American Express® Card  | American Express® Gold Card  | The Platinum Card®   |
|----------------------------|--|---|--|---|--|--|
| Annual Fee                 | Lifetime Fee Waiver  | RM250<br>(1st yr waiver)  | RM800<br>(1st yr waiver)   | RM140<br>(3-yrs waiver)   | RM238<br>(3-yrs waiver)  | n/a<br>(By invitation only)  |
| Supplementary Fees         | Lifetime Fee Waiver  | RM125<br>(1st yr waiver)  | RM550 - first two free<br>(1st yr waiver)  | RM95<br>(3-yrs waiver)  | RM125<br>(3-yrs waiver)  | four free supplementary cards  |
| No Pre-Set Spending Limit  | n/a  | n/a   | n/a  | ✓   | ✓  | ✓  |
| Finance Charge (per annum) | 9% / 16% / 17.5%   | 13.5% / 16% / 17.5%   | 13.5% / 16% / 17.5%  | n/a   | n/a  | n/a  |
| Rewards Points             | <p><b>5x rewards points:-</b></p> <ul style="list-style-type: none"> <li>- all groceries</li> <li>- all petrol</li> <li>- participating bookstores</li> <li>- Cathay cineplexes</li> <li>- telco charges via Express Autopay</li> </ul> <p><b>2x rewards points elsewhere</b></p> <p style="text-align: center;"><b>MEMBERSHIP rewards</b></p> | <p><b>RM 2 = 1 KrisFlyer mile</b></p> <p style="text-align: center;">SINGAPORE AIRLINES KRISFLYER</p> | <p><b>10x rewards points</b> at participating Platinum Partners</p> <p><b>2x rewards points anywhere else</b></p> <p style="text-align: center;"><b>MEMBERSHIP rewards</b></p> | <p><b>RM50 p.a. (to enrol)</b></p> <p><b>2x rewards points anywhere else</b></p> <p style="text-align: center;"><b>MEMBERSHIP rewards</b></p> | <p><b>2x rewards points anywhere else</b></p> <p style="text-align: center;"><b>MEMBERSHIP rewards</b></p> | <p><b>10x rewards points</b> at participating Platinum Partners</p> <p><b>2x rewards points anywhere else</b></p> <p style="text-align: center;"><b>MEMBERSHIP rewards</b></p> |
| Evergreen rewards points   | ✓  | ✓   | ✓  | ✓   | ✓  | ✓  |
| Global Assist              | ✓  | ✓   | ✓  | ✓   | ✓  | ✓  |
| 24-hour Concierge Service  | n/a  | n/a   | ✓  | n/a   | ✓  | ✓  |

For more information, browse through our website or call our Customer Service Consultants at 1 800 889 559.