

AMERICAN EXPRESS SINGAPORE REFER-A-BUSINESS PROGRAMME TERMS AND CONDITIONS

1. Information on how to enter and prizes form part of these Terms and Conditions. Participation in this American Express Refer-A-Business Programme (the “Programme”) is deemed acceptance of these Terms and Conditions.
2. The promoter of the Programme is American Express International Inc. of 1 Marina Boulevard, #22-00 One Marina Boulevard Singapore 018989. (“Promoter”).
3. Only American Express customers (“Referrer”) are eligible to participate in this Programme.
4. Employees of American Express Global Commercial Services Singapore are not eligible to participate in this programme.
5. The Programme commences at 12.01am on 1st January 2022 and closes 11:59pm on 31st December 2022 (“Promotional Period”).
6. To enter, a Referrer must, during the Promotional Period:
 - Enter the details of a valid referral for an American Express® Singapore Airlines Business Credit Card (“Referee”), in accordance with the instructions on the website <https://acq-sg.americanexpress.com/SGMGM-cobrand> and the American Express Refer-A-Business Programme Terms and Conditions that apply.
 - If the referrer is an existing American Express Singapore Airlines Business Credit Card Member and referring another individual within the same company (same UEN) then following two conditions have to be met for the referral to be eligible:
 - Existing Card Member (referrer) should be spend active with a minimum spend of S\$ 500 or more in time period: two calendar months before the month of referral + month of referral + two calendar months after the month of referral
 - New referred Card Member (referee) should become spend active with a minimum spend of S\$500 or more in time period: month of Card approval + two calendar months after the month of Card approval
7. Companies or individuals that meet one or more of the following criteria will NOT be accepted as referrals for the purposes of this Programme:
 - Companies that are domiciled outside of Singapore
 - Individuals already maintaining an American Express Singapore Airlines Business Credit Card
 - Companies or individuals that are, at the time of the referral, already in discussions with American Express for the American Express Singapore Airlines Business Credit Card
 - Individuals that have been previously referred to American Express for the American Express Singapore Airlines Business Credit Card
 - Companies referred that do not contain complete contact information for the company or an individual within that company

8. The Promoter reserves the right, at any time, to verify the validity of referral and to disqualify any Referrer who submits a referral that is not in accordance with these Terms and Conditions, or the relevant American Express Refer-A-Business terms and conditions, or who tamper with the entry process. Errors and omissions will be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.

9. Referrer will receive S\$300 vouchers ("Referral Bonus") for each Successful Referral. In case the referrer is an existing American Express Singapore Airlines Business Credit Card Member and refers another individual within the same company (same UEN), referrer will receive S\$300 vouchers ("Referral Bonus") for each successful referral having met the eligibility criteria as stated in clause 6 above.

10. Referrer can submit a maximum of 10 referrals per month. Any referral submitted thereafter will not be considered for incentive purposes.

11. A Successful Referral is defined as a declared signing from the Promoter for the Referee which completes an American Express Singapore Airlines Business Credit Card application and is approved by the Promoter within 120 days of referral submission date.

12. Redemption and usage of the Referral Bonus is subject to any terms and conditions of the issuer. The Promoter shall not be responsible for any ancillary costs associated with redeeming the Referral Bonus.

13. The Promoter's decision is final, in relation to all matters pertaining to the Programme and no correspondence will be entertained. The Promoter reserves the right to terminate this Programme and/or amend the Terms and Conditions of this Programme, at any time with or without notice.

14. You will receive vouchers on the email id shared when your Referee's application is approved by the Promoter within 90 days. In case the referrer is an existing American Express Singapore Airlines Business Credit Card Member and refers another individual within the same company (same UEN), having met the eligibility criteria as stated in clause 6 above, vouchers will be emailed within 90 days from the date of meeting the criteria. Vouchers Terms and Conditions apply.

15. The Referral Bonus must be taken as stated and no compensation will be payable if the Referrer is unable to use the vouchers as stated. Referral Bonus, including any unused portion, are not exchangeable or redeemable for cash or other goods or services.

16. The type of vouchers is subjected to the Promoter's discretion. If the Referral Bonus or any part of a Referral Bonus cannot be provided for any reason beyond the control of the Promoter, then the Promoter reserves the right to provide an alternative Referral Bonus of the same value.

17. The Referrer consents to the Promoter using the Referrer's name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this Programme (including any

outcome), and promoting any products manufactured, distributed and/or supplied by the Promoters.

18. If this Programme is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoters, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law to modify, suspend, terminate or cancel the Programme, as appropriate.

19. To be eligible for this Programme, the Promoter may need to collect personal information about the Referrer. The American Express Privacy Policy Statement sets out policies on management of personal information. To arrange access to personal information about entrant, request a copy of the American Express Privacy Policy Statement or enquire generally about privacy matters, write to the Promoter. The entrant agrees that subject to Singapore privacy laws, the Promoter or their agents may use the Referrer's personal information in any media for publicity purposes associated with the Programme without any further payment or other compensation, unless the Referrer otherwise notifies the Promoter. The Referrer agrees for the Promoter to use his/her particulars for the purposes of marketing, publicity, promotional or direct mailing.

20. Except for any liability that cannot be excluded by law, the Promoter (including their officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorized access or third party interference; (c) any participation that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in incentive value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Member; or (f) use of the incentive or while taking the incentive.

21. These Terms and Conditions shall be governed and construed in all respects in accordance with the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the Singapore courts.

22. The Promoter reserves the right to change the Terms and Conditions at any time without prior notice.

23. Should any dispute arise; the decision of the Promoter shall be final and conclusive.

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