

PRODUCT HIGHLIGHT SHEET

Product name	The American Express® True Cashback Card
Interest-free period	With effect from 1 November 2017, 22 days from statement date if bills are paid in full
Interest on purchases (where applicable)	With effect from 1 November 2017, 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 ¹ and/or one default ¹ which remains unpaid for two or more consecutive months in the last 12 months
Interest on cash advances	With effect from 1 November 2017, 25.90% p.a. compounded daily from date of withdrawal until the withdrawal amount and the relevant fees are paid in full
Minimum monthly payment	3% or S\$50, whichever is higher
Late payment charges	S\$60 if minimum monthly payment is not made by due date
Annual Membership fees	S\$171.20 (inclusive of GST)
Cash advance fees	Handling fee of 5% of your withdrawal amount will apply for each withdrawal amount
Fees for foreign currency transactions	2.5%
Dynamic currency conversion fee	N.A.
Lost/stolen Card Liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following URL http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)

There may be circumstances in which you have to pay other fees. See the full list of Terms and Conditions.

Note:

¹You 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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