



by American Express



Pay Small by American Express Terms and Conditions

Participation in Pay Small shall be governed by these terms and conditions (“Terms”) and you will continue to be bound by the Card Member Agreement. American Express International Inc., reserves the right to change or amend these Terms or add new terms and conditions at any time. Any such changes or amendments or additions will become effective and binding on you upon notification to you by any means as we deem fit. If you do not accept any such changes or amendments or additions to these Terms and Conditions, you may cancel Pay Small by contacting us. You will still be liable for all Charges incurred under Pay Small and all other obligations under these Terms until the Account is repaid in full.

1. From time to time, we, American Express International Inc., may offer an extended payment plan program (“Pay Small”), which allows eligible Card Members to elect to settle a Charge at participating merchants in Singapore by deferred payment in instalments and by completing an extended payment plan program Record of Charge (“ROC”).
2. You may participate in Pay Small only if (a) the Charge is S\$250 or more and at participating merchants in Singapore; (b) the Charge does not exceed the Credit Limit (which shall not include any temporary credit limit increase) on your Account; and (c) your Account is in good standing and not be cancelled for any reason. We reserve the right to terminate Pay Small if the Charge exceeds the Credit Limit (which shall not include any temporary credit limit increase) on your Account.
3. No rewards (including Membership Rewards® points, Cashback, KrisFlyer miles and STAR\$®) will accrue or be earned in respect of Charges made under Pay Small. We may from time to time, at our sole discretion, allow rewards to accrue or be earned in respect of Charges made under Pay Small for specific welcome offers, spend based offers or campaigns, subject to the terms and conditions for such offers or campaigns.
4. 0% interest applies if payment of the closing balance for your Account in your statement is made in full. If payment of the closing balance for your Account is not made in full, a finance charge at the applicable rate of interest as set out in your Card Member Agreement will be assessed from each transaction date on all charges in the statement (including any instalment in the statement) and all new charges posted (including any instalment posted) after the statement date.

5. By signing the ROC, you irrevocably authorise American Express to pay the total amount of the Charge as set on the ROC to the participating merchant and agree you will be liable to us for the total amount of the Charge. The total amount of the Charge will be billed to you in equal monthly instalments during the period of deferment selected by you on the ROC with the first such instalment falling on the first statement following the date on which you incur the Charge. If the Charge cannot be divided into equal monthly instalments, the difference shall be paid by you together with the final monthly instalment. Your Credit Limit will be reduced by the total amount of the Charge upon Pay Small being approved by American Express and will be restored as and to the extent each instalment amount is paid to American Express.
6. You can pay the entire unpaid amount under Pay Small at any time prior to the expiry period by calling us. However, we reserve the right to impose an administrative fee of S\$100 for the processing of such accelerated payment. We will then show the entire unpaid amount under Pay Small as payable on your next monthly statement. If you do not inform us that you wish to prepay, we will record the payment as a credit on your Account and accordingly, this credit will not reduce the balance of the outstanding amount under Pay Small or future instalments.
7. Any unpaid amounts under Pay Small shall become payable immediately, upon the cancellation or revocation of your Account or Pay Small. We reserve the right to impose an administrative fee of S\$100 for the processing of accelerated payment in the event of your voluntary cancellation of your Account or Pay Small.
8. Notwithstanding anything to the contrary elsewhere in these Terms, any dispute or complaint of a Charge made under Pay Small must be raised directly with the relevant merchant. Notwithstanding any current or future claim a Card Member may have against a merchant, all amounts payable to American Express under Pay Small shall continue to remain payable.