AMERICAN EXPRESS

Terms and Conditions for My Travel Insurance Limited-Time Offer

The promotion is only valid for new online purchases of My Travel Insurance from 1 November 2026 to 31 January 2027 (both dates inclusive) (promotional period). New online purchases refer to new My Travel Insurance Annual Multi-Trip policy successfully purchased during the promotional period.

Eligible Annual Multi-Trip Policy:

- Standard Plan (Asia Pacific and Worldwide): S$50 eCapitaVoucher is applicable for all new online purchases of Standard Annual Multi-Trip plans (Asia Pacific, Worldwide excl. USA, Canada & Cuba or Worldwide excl. Cuba).
- Superior Plan (Asia Pacific): S$100 eCapitaVoucher is applicable for all new online purchases of Superior Annual Multi-Trip plans (Asia Pacific).
- Superior Plan (Worldwide): S$150 eCapitaVoucher is applicable for all new online purchases of Superior Annual Multi-Trip plans (Worldwide excl. USA, Canada & Cuba or Worldwide excl. Cuba).

Each customer is entitled to a maximum of one (1) gift per purchase of My Travel Insurance Annual Multi-Trip Policy, but there is no limit on the number of gifts that a customer may receive during the promotional period. Gift images are for illustration purposes only.

To be eligible for the applicable eCapitaVoucher(s) under this Promotion, the qualifying insurance plan(s) must be active at the time of gift collection.

If the original gift is unavailable for any reason, American Express International Inc. may substitute the original gift with other gift(s) of reasonably comparable value.

For avoidance of doubts, the "gifts" defined within these Terms and Conditions are S$50, S$100, and S$150 eCapitaVoucher.

The use of eCapitaVouchers is subject to prevailing terms and conditions from CapitaLand Voucher Pte. Ltd., which include an expiry date. Amex is not responsible for the administration and fulfillment of eCapitaVouchers.

Please note that this Promotion is organised by American Express International Inc, administered and fulfilled by Chubb Insurance Singapore. The redemption email and the steps to take to redeem the gift(s) will be sent by Chubb to the primary policy holder stated email address within 8 weeks from the date of new purchase of My Travel Insurance Annual Multi-Trip Policy.

American Express International Inc. reserves the right, to change, suspend or terminate these promotion or terms and conditions due to business reasons, change in contractual terms with our partners, and/or unforeseen circumstances.

Information is correct at the time of production.

My Travel Insurance is underwritten by Chubb Insurance Singapore Limited (“Chubb”) and distributed by American Express International Inc. (“AMEX”). It is not an obligation of, deposit in or guaranteed by AMEX. This is not a contract of insurance. Full details of the terms, conditions, and exclusions of the insurance

are provided in the policy wordings which can be viewed online prior to purchase. You are responsible for ensuring that any insurance product you have applied for is suitable for you.

This is only product information provided by us and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy. Please consider your objectives, financial situation or needs to decide if the product is appropriate for you. The above disclaimer applies to this entire marketing webpage. American Express International Inc. identifies insurance and products that may be of interest to some of its customers. In this role, we do not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider, as permitted by law. We want you to be aware that we receive commissions from providers and commissions may vary by provider and product. Also, in some cases, an American Express International Inc. entity may be the reinsurer and may earn reinsurance income. The arrangement we have with certain providers, including the potential to reinsure the products, may also influence what products we identify. We do not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.