



The Singapore Airlines KrisFlyer Credit Card
Statement of Account

americanexpress.com/sg
Customer Services
1800-392-2000
American Express Intl Inc
Tax Invoice
GST Registration No.
M2-0008818-2

Prepared for
ARINDOM DATTA

Membership Number
XXXX-XXXXXX-21002

Date
05.01.2026

| | | | | |
|---------------------|-----------------|----------------|---------------------|---------------------|
| Opening Balance S\$ | New Credits S\$ | New Debits S\$ | Closing Balance S\$ | Minimum payment S\$ |
| 17,236.98 | 17,237.50 | 6,062.65 | 6,062.13 | 181.86 |

Statement includes payments and charges received by 05.01.2026

Due Date
27.01.2026

Please settle this statement promptly. If the minimum payment is not received by the due date, a late payment charge of S\$100 will be levied. If payment of the closing balance in your statement is not made in full, a finance charge at the applicable rate of interest shown on this page will be assessed from each transaction date on all charges in the statement and all new charges posted after the statement date.

Please pay by payment due date your minimum payment of S\$181.86.

| | | | |
|------------------|-------------------------------|----------------------------|---------|
| Statement Period | From 06.12.2025 to 05.01.2026 | | |
| Credit Summary | Credit Limit S\$ | Available Credit Limit S\$ | |
| at 05.01.2026 | 18,400.00 | 12,337.87 | |
| Interest Rates | | Current Rate | |
| | Annual Rate Goods & Services | | 27.80 % |
| | Annual Rate Cash Transactions | | 26.90 % |
| | Annual Rate Balance Transfer | | 26.90 % |

| Details | Foreign Spending | Amount S\$ |
|----------|---------------------------------------|-----------------|
| 08.12.25 | PAYMENT RECEIVED - THANK YOU | 17,237.50 CR |
| 06.12.25 | SHENG SIONG SUPERMARKET SINGAPORE | 29.71 |
| 15.12.25 | SINGAPORE TELECOMS SINGAPORE | 363.14 |
| 17.12.25 | NEUROSCIENCE CENTRE SINGAPORE | 3,884.65 |
| 18.12.25 | PAYPAL *GOJEK SG 90106810 | 20.90 |
| 19.12.25 | GOOGLE*YOUTUBE GOOGLE A G.CO HELPPAY# | 13.98 |
| 20.12.25 | TEXAS CHICKEN (SINGAPOR SINGAPORE | 21.50 |

American Express International, Inc. (UEN S68FC1878J), Incorporated with limited liability in the state of Delaware, USA with a place of business at 1 Marina Boulevard #22-00, One Marina Boulevard, Singapore 018989.

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Membership Number
3773-601871-21002

ARINDOM DATTA
68
Flora Road, The GALE
#06-16 506913



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| Details | Foreign Spending | Amount S\$ |
|--|-----------------------------|------------|
| 20.12.25 PAYPAL *CONGTYTNHHD 4029357733 | 142.28 UNITED STATES DOLLAR | 190.05 |
| 25.12.25 HYATT REGENCY RESORT DA NANG | 30,073,680 VIETNAMESE DONG | 1,515.74 |
| 03.01.26 NETFLIX.COM SINGAPORE | | 22.98 |
| Total of New Transactions for ARINDOM DATTA | | 6,062.65 |

INFORMATION ABOUT THE AMERICAN EXPRESS CARD

Important Information: Please call us immediately if there are errors on your statement, or if you suspect a fraudulent charge.

Foreign Currency Charges: All foreign currency Charges have been converted into Singapore Dollars on the date we processed the Charge. Non-U.S. Dollar Charges have been converted through U.S. Dollars, by converting the Charge amount into U.S. Dollars and then by converting that U.S. Dollar amount into Singapore Dollars. U.S. Dollar Charges have been converted directly into Singapore Dollars. As agreed, unless a specific rate was required by law, the American Express treasury system has used conversion rates based on interbank rates (selected from customary industry sources) from the business day prior to the processing date, increased by a single conversion commission of 3.25%. Any Charges converted by third parties prior to being submitted to us have been at rates selected by them.

Online Services: Log on to americanexpress.com.sg/myaccount to check your Card Account details or download your Card Statement.

Payment Method: Your payments must be made in Singapore currency, otherwise you will be charged for conversion costs incurred. Please do not send cash through the mail, rather, you can make payment via the following channels: (1) Interbank GIRO (2) Online Payment via selected banks' Internet Banking (3) Electronic Payment via AXS

Note: As some payment channels may require more processing time, we encourage you to pay your bills early to avoid incurring late fee and interest charges.

Credit Card Interest Rate Policy: This is American Express' policy about how we adjust Credit Card Interest rates based on your payment history. Under this policy, in the event we do not receive from you the minimum payment amount due on your statement of account by the relevant payment due date, you will be in default. If you have three or more defaults in the last 12 months, we may adjust the interest rate applicable to your Card Account by an additional 3% p.a. on top of prevailing interest (subject to compounding). This higher interest rate will be in effect for 12 consecutive months. During this period, if you maintain a good credit record and your Card Account is not cancelled or terminated, your interest rate may be reinstated to our prevailing base interest rate.

Limited Liability on Lost/Stolen Cards: As soon as you notify us of the loss of your American Express Card, you will not be liable for any unauthorized charges thereafter. Even before notification, your liability is limited to a maximum of S\$100.

Privacy: If you do not wish to be contacted for promotional or marketing offers or wish to change the address or phone number on your account, please call Customer Service number on page 1.



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Date
05.01.2026

The KrisFlyer Miles Statement

Account Summary from 04.12.2025 to 03.01.2026

| Total Miles Earned With Card Opening Balance | Miles Earned This Month | Bonus Miles | Miles Adjustments | Miles Transferred | Total Miles Earned With Card Closing Balance |
|--|-------------------------|-------------|-------------------|-------------------|--|
| 2,207 | 7,038 | 0 | 0 | 2,207 | 7,038 |

| Miles Earned | Card Type | Card Number | No. of Miles |
|-------------------|------------|--------------------------------|------------------|
| | KF Card | XXXXXXXXXX21002 | 7,038 |
| | | Total Miles Earned | 7,038 |
| Miles Transferred | Date | Program Name | KrisFlyer Number |
| | 04.12.2025 | KRISFLYER CARD | 8237083248 |
| | | Total miles Transferred | - 2,207 |

Card Member Offers and Information

Payment Options

Please visit go.amex.sgwaystopay for an updated list of ways you can pay your Card Account bills.

Important Payment Terms & Conditions

Kindly note that the Credit Limit of your card account should not be exceeded. American Express may in exceptional circumstances, permit your total outstanding balance to exceed the Credit Limit to avoid your transaction(s) being rejected. Should this situation occur, you are kindly advised to make full payment of the excess amount above your Credit Limit in your next month's statement. If you do not wish your total outstanding balance to exceed the Credit Limit of your card account, please call our Customer Service Hotline number which can be found on page 1 of the statement and our Customer Service Representative will gladly assist you.



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Card Member Offers and Information

You can now pay your American Express bills using PayNow

Scan Here



1. Open your bank's mobile application and scan the QR code.
2. The payee's name (**AMERICAN EXPRESS INTERNATIONAL INC.**) and your **15-digit American Express Card Number*** will be auto-populated in the reference field.
3. Key in the **amount to pay****.
4. Verify details and confirm the transaction.
5. Payment is done.

How it works:

1. Scan the QR Code above with your participating bank's*** mobile banking app that you would like to pay your American Express Card bills with.
2. The following fields will be auto-populated. Please verify before proceeding.
 - Payee name: "AMERICAN EXPRESS INTERNATIONAL INC"
 - Reference number: Your 15-digit American Express Card Number*
3. Key in the amount to pay**.
4. Verify details and confirm the transaction.
5. Payment is done.****

*Please verify that your 15-digit Card Number is auto-populated. If the 15-digit Card Number is incorrect, please call our Customer Service number, which can be found on page 1 of the statement and our Customer Service Representative will gladly assist you. An empty field or incorrect field may result in a delay in processing your payment.

**Please note the daily transfer limit is dependent on your setup with the bank. Please contact your bank for more information.

***For the full list of participating banks, please refer to <https://www.abs.org.sg/consumer-banking/pay-now>

****Participating banks' Terms and Conditions apply. American Express is not responsible or liable in the event that the PayNow Service is not provided or fulfilled by your bank. Banks are solely responsible for the fulfilment of the PayNow Service. Please contact your bank should you encounter any issues relating to the fund transfer.

American Express shall not be liable to you for any indirect, special or consequential loss, damage, costs, expenses or liability suffered or incurred by you or any third party, howsoever caused.