



Contents

International Airlines Programme Terms and Conditions	5
Travel Terms and Conditions	5
Partner Loyalty Programmes Terms and Conditions	7
Hotels Terms and Conditions	8
Cruises Terms and Conditions	8
Golf Terms and Conditions	19
Offers & Experiences Terms and Conditions	12
Dining Programme Terms and Conditions	13

International Airline Programme (IAP) Terms and Conditions

1. Danamon Bank reserves the rights to change these conditions from time to time with 21 days prior notice and/or to discontinue the whole programme.
2. Airlines reserve the right to change, cancel or restrict flight operations without notice. IAP upgrades or specially negotiated fares may be limited by airlines to certain flights and/or dates ("blackouts"). IAP is subject to the terms and conditions of each participating carrier. Danamon Bank does not guarantee that seats or tickets will be available.
3. To qualify for the IAP upgrades or specially negotiated fares:
 - Your journey must start and end at the same port as designated by the participating airline and be completed within the period during which your selected carrier participates in the programme. You will be advised of any applicable dates at the time of booking;
 - IAP tickets must be purchased through the Platinum Travel Service and must be charged to a valid American Express Platinum Card which is in good standing;
 - The Platinum Cardmember who purchases the ticket(s) must be one of the travellers;
 - IAP tickets are non-transferable and non-endorsable.
4. Any travel on non-participating airlines must be ticketed and paid for separately and is not part of the IAP. Certain code share or flights on the worldwide partners of the participating airlines may not apply.
5. Certain IAP airlines or non-participating airlines impose restrictions such as ticketing time limit on advance booking to indicate a timeline for ticketing upon making your reservations. For each individual airline Terms & Conditions, please check with the Platinum Card Service for details.
6. IAP upgrade offer or specially negotiated fares is not valid and may not be combined with any promotion, discount, negotiated or corporate rate.
7. Danamon Bank acts only as an agent for travel service providers and does not own or operate any airline or means of transportation. Danamon Bank is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to: accidents and injuries; delays; changes in routes or itineraries; loss, theft or damages to possessions. Danamon Bank strongly advises travellers to insure themselves against travel risks. Travellers are responsible for ensuring that they have valid documentation and for complying with the health, customs, currency and other laws of any country they enter or attempt to enter.
8. IAP is available to Platinum Cardmembers from a variety of participating airlines each with specifically designated ports of departure and arrival. Please refer to the Platinum Card

Service for details of participating airlines, applicable routing and timetables and fares in force at any particular time.

9. Other International Airline Programme Terms & Conditions apply.

Travel Terms and Conditions

Airport Lounge Access

Lounge access is restricted to participating lounges only.

The Centurion® Lounge

Platinum Cardmembers have unlimited complimentary access to all locations of The Centurion Lounge. Additional Cards (including Gold Card and Green Card) on your Platinum Card account are not eligible for complimentary access. Platinum Cardmembers may bring up to two (2) companions into The Centurion Lounge.

To access The Centurion Lounge, the Cardmembers must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Cardmembers will not be compensated for changes in locations, rates or policies. A Cardmember must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Cardmember must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability.

Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

American Express International Lounges

Platinum Cardmembers have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Cardmember must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Platinum Cardmembers will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

In some Lounges the Platinum Cardmember must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit www.americanexpress.com/findalounge.

Priority Pass Lounge

1. The Basic Cardmember must enroll into Priority Pass.
2. In order to access Priority Pass lounges, Cardmember must present a valid Priority Pass membership card in his or her name, along with boarding pass for same day travel and government-issued ID.
3. Any additional guests will be charged a fee at the prevailing rate – currently USD 27 (Exchange Rate USD1 = IDR13.500) per person, per visit, to his or her Platinum Card.
4. For complete conditions of use visit www.prioritypass.com.

Delta Sky Club Lounge

1. The Platinum Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador.
2. Access to Delta Sky Club partner lounges is not permitted.
3. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult

who has access to the lounge.

4. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice.
5. Additional guest access and fees subject to terms and conditions of participating airport clubs.
6. For the most current Delta Sky Club access and pricing policy, please visit Delta.com/skyclub. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit Delta.com/skyclub.

Airspace

This benefit is available to Platinum Cardmembers. Cardmember must present his or her valid Card and government-issued I.D. Ticket not required for Airspace Lounges. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Cardmember's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Cardmember must adhere to all house rules of participating lounges. Cardmembers and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

Escape Lounges

This benefit is available to Platinum Cardmembers. Cardmembers receive complimentary access to any US location of the Escape Lounges. Cardmember must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Cardmember must be 21 years of age to enter without a parent or guardian. Cardmembers may bring up to two companions as complimentary guests. Cardmember must adhere to all house rules of participating lounges. Cardmembers and his or her guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change.

Partner Loyalty Programmes Terms and Conditions

Hertz Gold Plus Rewards Programme

1. Benefits vary by market and location of rental, and may be

subject to availability.

2. Hertz Gold Plus Rewards[®] enrolment is required to enjoy all benefits.
3. Terms and Conditions apply. Visit the Hertz Gold Plus Rewards[®] website for full Terms and Conditions (link to <https://www.hertz.com/rentacar/emember/join/overview.do?learnMore=gold>).
4. American Express terms and conditions apply.
5. American Express reserves the right to instruct Hertz to cancel.

Radisson Rewards™ Gold Status

Benefit is valid until 28 February 2019. Enrolment in the Radisson Rewards™ program is required for membership to be upgraded. Benefits are subject to change and availability may vary by property. Gold status amenities may not be combined with the Fine Hotels & Resorts programme. All American Express terms and conditions apply. All Radisson Rewards™ terms and conditions apply. To view terms and conditions visit www.radissonhotels.com/rewards/termsandconditions. American Express reserves the right to instruct Radisson Rewards™ to cancel your membership if you cease to be a Platinum Cardmember or your account is not in good standing.

Hilton Honors Gold Status Programme

Benefit is valid until 31 Oct 2019. As a Platinum Cardmember you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/MemberBenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hilton.com/PrivacyPolicy. If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton hotels in the Republic of China are excluded from the Hilton Honors program. Visit HiltonHonors.com/Terms for more details.

Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void.

Shangri-La's Golden Circle Jade Membership Programme

1. Enrolment in the Golden Circle Jade Membership programme is required.
2. Benefits are subject to change and availability may vary by property (for details visit www.goldencircle.shangri-la.com).
3. Bookings made by FINE HOTELS & RESORTS rates can only enjoy the bonus Golden Circle Award Points under Golden Circle Programme Jade membership benefits but may not be combined with all the other Golden Circle Programme benefits.
4. All special amenities under Golden Circle Programme are subject to availability and change without prior notice.
5. All Golden Circle terms and conditions apply (for details visit <http://www.shangri-la.com/corporate/golden-circle/terms-conditions>).
6. By opting into becoming a Shangri-La's Golden Circle member, you are automatically accepting the terms and conditions of the Golden Circle Programme. Details of the Shangri-La's Golden Circle programme can be viewed at www.shangri-la.com/corporate/golden-circle. Terms and conditions can be viewed at www.shangri-la.com/corporate/golden-circle/terms-conditions, and the Shangri-La's Golden Circle Privacy Policy can be viewed at www.shangri-la.com/corporate/golden-circle/privacy-policy.
7. American Express reserves the right to instruct Shangri-La Hotels and Resorts to cancel your membership if you cease to be a Platinum Cardmember or your account is not in good standing.
8. Offer is valid as long as you are a Platinum Cardmember and your account is in good standing.
9. American Express and Shangri-La International Hotel Management Ltd. reserve the right to change the terms and conditions at any time without prior notice. Should any dispute arise, the decision of American Express and Shangri-La International Hotel Management Ltd. shall be final. If the English version of these Terms and Conditions does not conform to any other language version, the English version shall prevail.

Hotels Terms and Conditions

FINE HOTELS & RESORTS Programme

1. Valid only for new FINE HOTELS & RESORTS bookings made through the Platinum Travel Service.
2. Payment must be made in full with an American Express Card in the Platinum Cardmember's name. Available for Platinum Cardmembers only.
3. Cardmember must travel on itinerary booked to be eligible for

benefits described.

4. Noon check-in and room upgrade are based on availability and are provided at check-in.
5. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast.
6. Complimentary In-Room Wi-Fi is provided, with the exception of Explora Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Member will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Members final statement upon check-out.
7. Benefit restrictions vary by FINE HOTELS & RESORTS property and cannot be redeemed for cash, and may not be combined with other offers unless indicated.
8. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the FINE HOTELS & RESORTS special amenity during your stay.
9. Benefits are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Cardmember, per stay; back-to-back stays within a 24-hour period at the same property considered one stay.
10. Participating FINE HOTELS & RESORTS properties and benefits are subject to change.

The Hotel Collection

Valid only for new THE HOTEL COLLECTION bookings with participating providers of two or more consecutive nights made through Platinum Travel Service. Available only for the following American Express Platinum Cardmembers: ("Eligible Card Members"). The term "Eligible Card Members" does not include Gold and Platinum Credit Card Members. Payment must be made in full with an American Express Card in the Eligible Cardmembers name. Eligible Cardmember must travel on itinerary booked to be eligible for benefits described. *A one category room upgrade is based on availability and eligibility at check-in to the hotel. **The Cardmember will receive the credit as a deduction from the final hotel bill when checking out of the hotel; they will receive USD 1 for each eligible dollar spent up to USD 75. Eligible charges exclude charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see hotel front desk for details. Credit must be used in conjunction with initial stay and cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be

combined with other offers or programs unless indicated. Limit one credit per room, per stay. Three-room limit per Eligible Cardmember per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Hotel nightly rates vary by property, dates, room category and occupancy. Participating providers and benefits subject to change.

Cruises Terms and Conditions

Cruise benefits are exclusively available when booking through your Platinum Travel Service. All benefits are per booking, per room, and based on two people sharing accommodation (single occupancy benefits available on request). Some cruise lines have a minimum night requirement. All USD quotes refer to American dollars. American Express and partner Terms and Conditions apply, contact your Platinum Service for full details.

AmaWaterways

All bookings must be made in advance through the Platinum Travel service and are subject to availability. Payment must be made using American Express Platinum Card in the Cardmember's name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum Cardmembers. Maximum 3 bookings on the same voyage per approved card. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of 5 nights or more. AmaWaterways offer massage, beauty and hairdressing services on board most ships. The USD\$100 spa voucher can be used against any of these services. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credits are noted in US dollars and are not transferable or redeemable for cash. Platinum benefits are applied on the first segment of a back to back voyage. Benefits are based on AmaWaterways published fares and not applicable for 'net fare arrangements' or combinable with certain special promotions as defined by AmaWaterways. Not combinable with National Account amenities or group amenities/overrides. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Cruise partners and benefits are subject to change without notice.

Crystal

All bookings must be made in advance through the Platinum Travel service and are subject to availability. Payment must be made using American Express Platinum Card in Platinum Cardmember's

name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum Cardmembers maximum 3 bookings on the same voyage per approved card. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of 5 days or more. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credit may not be redeemed within the onboard casino. Onboard credits are noted in US dollars (in Euros for Crystal River Cruises) and are not transferable or redeemable for cash. Platinum benefits are applied on the first segment of a back to back voyage. Benefits are based on Crystal published fares and not applicable for 'net fare arrangements' or combinable with special promotions as defined by Crystal. Not combinable with National Account amenities or group amenities/overrides. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Crystal reserves the right to alter or vary details. Cruise partners and benefits are subject to change without notice.

Holland America Line

All bookings must be made in advance through the Platinum Travel Service and are subject to availability. Payment must be made using American Express Platinum Card in Platinum Cardmember's name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum Cardmembers and up to two additional staterooms can be booked and benefit from the offer. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of six days or more. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credit may not be redeemed within the onboard casino. Onboard credits are noted in US dollars and are not transferable or redeemable for cash. Consecutive cruises within a 24-hour period are considered one cruise. Consecutive cruises will be treated as one booking and one set of benefits will apply. Benefits is based on Holland American Lin Cruises published fares and not applicable for 'net fare arrangements' or combinable with special promotions as defined by Holland America Line. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Holland America Line reserves the right to alter or vary details. Cruise partners and benefits are subject to change without notice.

Regent Seven Seas Cruises

All bookings must be made in advance through the Platinum Travel

Service and are subject to availability. Payment must be made using American Express Platinum Card in Platinum Cardmember's name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum Cardmembers only. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of six days or more. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credit may not be redeemed within the onboard casino. Onboard credits are noted in US dollars and are not transferable or redeemable for cash. Consecutive cruises within a 24-hour period are considered one cruise. Consecutive cruises will be treated as one booking and one set of benefits will apply. Benefits is based on Regent Seven Seas Cruises published fares and not applicable for 'net fare arrangements' or combinable with special promotions as defined by Regent Seven Seas Cruises. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Regent Seven Seas Cruises reserves the right to alter or vary details. Cruise partners and benefits are subject to change without notice.

Oceania Cruises

All bookings must be made in advance through the Platinum Travel service and are subject to availability. Payment must be made using American Express Platinum Card in the Cardmember's name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum members. Maximum 3 bookings on the same voyage per approved card. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of 5 nights or more. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credits are noted in US dollars and are not transferable or redeemable for cash. Platinum benefits are applied on the first segment of a back to back voyage. Benefits are based on Oceania Cruises published fares and not applicable for 'net fare arrangements' or combinable with certain special promotions as defined by Oceania Cruises. Not combinable with National Account amenities or group amenities/overrides. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Cruise partners and benefits are subject to change without notice.

Silversea

All bookings must be made in advance through the Platinum Travel

Service and are subject to availability. Payment must be made using American Express Platinum Card in Platinum Cardmember's name. Benefits are non-transferable, non-combinable and valid for new bookings only. Benefit valid for basic and supplementary Platinum Cardmembers only. Cardmember must travel on itinerary booked to be eligible for the offer described. All benefits are per booking, based on two adults sharing accommodation on voyages of six days or more. Single occupancy prices available on request, and benefits will be pro-rated for single travellers. Benefit expires at checkout. Onboard credit may not be redeemed within the onboard casino. Onboard credits are noted in US dollars and are not transferable or redeemable for cash. Consecutive cruises within a 24-hour period are considered one cruise. Consecutive cruises will be treated as one booking and one set of benefits will apply. Benefits is based on Silversea Cruises published fares and not applicable for 'net fare arrangements' or combinable with special promotions as defined by Silversea. Benefits are available to all categories of staterooms and suites. Whilst every care is taken to ensure the accuracy of information, details may change due to circumstances beyond our control. Silversea reserves the right to alter or vary details. Cruise partners and benefits are subject to change without notice.

Golf Terms and Conditions

Preferred Golf Programme

1. Offer is valid for participating Preferred Hotel Group properties.
2. Black-out dates apply and may vary by property.
3. Room Reservations are subject to availability and must be made in advance through Platinum Travel Service (PTS).
4. Cardmember must be a member of Preferred Golf Club to access the golf-related offers.
5. Offer is not valid for groups or conventions and may not be combined with other select offers.
6. Minimum length of stay is required.
7. Payment must be made with an American Express Card in the Cardmember's name.
8. Offer may not be combined with other hotel programmes or special offers including FHR unless otherwise stated.
9. Certain room categories are not available on the Preferred Golf rate.
10. Offers are subject to availability, so early contact is recommended.
11. Not available on pre-existing reservations.
12. Fulfillment of the golf benefit is the sole responsibility of the American Express merchant.
13. Golf benefit must be used during the stay and cannot be deferred.
14. Back-to-back stays within a 24-hour period at the same property considered one stay.
15. Participating providers and benefits are subject to change.
16. Three room limit per Cardmember, per stay.
17. Please note that tee-off times are subject to availability-please clarify at time of booking.

Mission Hills, China

1. Payment must be made with The Platinum Card.
2. All reservations are subject to availability and on a first-come, first-served basis.

Hotel/Lodging:

1. The offers are valid until 26 April 2019; and NOT applicable during public holidays and blackout periods in Mission Hills during major events. The major events would include World Ladies Championship, World Celebrity Pro-Am, and other events that may be scheduled by Mission Hills during the year.
2. A valid American Express Card is required to reserve and guarantee the offer.
3. The offers are applicable before government taxes.
4. The offers include maximum daily breakfast for two and service charges. Access to hot spring at Haikou is not included.
5. Reservation must be made prior to arrival and subject to availability, with provision of a valid American Express Card at the time of reservation.
6. A valid American Express Card will need to be presented upon check-in for validation in order to enjoy certain special offers.
7. The offers are only applicable if payment is made with a valid American Express Card.
8. Room check-out time is before 12:00 noon; check-in time after 2:00pm.
9. The offers are neither transferable nor commissionable, and cannot be redeemed for cash.
10. All rates are subject to change without prior notice.
11. The offers cannot be used in conjunction with any other promotions, offers or special rates.
12. Cancellation and 'No Show' policy** of Mission Hills are applicable.
13. Mission Hills reserves the right to amend the terms and conditions with provision of 60 days notice.
14. All matters and disputes are subject to the final decision of Mission Hills Group.

Golf:

1. The offers are valid until 26 April 2019; and NOT applicable during public holidays and blackout periods in Mission Hills during major events. The major events would include World Ladies Championship, World Celebrity Pro-Am, and other events that may be scheduled by Mission Hills during the year.
2. A valid American Express Card is required to reserve and guarantee the offer.
3. Handicap proof is required for golfing with maximum 24 for male and 36 for female.
4. The offer of access to the Mission Hills golf courses in Shenzhen/Dongguan, is only applicable to Centurion and Platinum Charge Cardmembers. The Pete Dye and Zhang Lianwei courses are not included in the access.
5. The offers are only applied to a round of 18 holes golf. Each round of golf has a time limit of four (4) hours and 20 minutes and golfer should follow closely to the previous team.
6. All golfers must rent caddie (single use) and cart (twin sharing use) for each round of golf.
7. All golfers must wear soft spike shoes and proper golf attire. (For each round of golf only).
8. All golfers must check in at the Golf Front Office for registration thirty (30) minutes before their reserved tee times, to the Caddie Master Reception twenty (20) minutes before their reserved tee times and to the Starter five (5) minutes before their reserved tee times. (For each round of golf only).
9. Reservation must be made prior to arrival and subject to availability, with provision of a valid American Express Card at the time of reservation.
10. Mission Hills will advise the availability of requested golf booking date/tee-off time within 24 hours, and to confirm the exact golf course within 10 days prior to the day of play.
11. A valid American Express Card will need to be presented upon check-in for validation in order to enjoy certain special offers.
12. The offers are only applicable if payment is made with a valid American Express Card.
13. The offers are neither transferable nor commissionable, and cannot be redeemed for cash.
14. All rates are subject to change without prior notice.
15. The offers cannot be used in conjunction with any other promotions, offers or special rates.
16. Cancellation and 'No Show' policy** of Mission Hills are applicable.
17. Mission Hills reserves the right to amend the terms and conditions with provision of 60 days notice.
18. All matters and disputes are subject to the final decision of Mission Hills Group.

Offers & Experiences Terms and Conditions

To enjoy the privileges or benefits, Cardmembers must present their American Express Platinum Card and all charges must be made to the Card. Participation of merchants is subject to change without prior notice to Cardmember.

The provision of services, activities or benefits stated is the responsibility of the respective service establishment. American Express acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment.

Cardmembers acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.

Tower Club Access

1. Principal and Supplementary Cardmembers of the Bank Danamon American Platinum Card ("**The Platinum Card**") and such cardholders, ("**Eligible Cardmembers**") are granted complimentary access to Tower Club Singapore's dining, fitness and conference facilities (the "Facilities"), as reciprocal members of Tower Club (the "**Benefit**").
2. Access will be available at all times during Tower Club's business hours:
 - Monday - Friday: 7am to 11pm
 - Saturday: 9am to 11pm
 - Sunday and Public Holidays: Closed

Access is limited to a maximum of five American Express Cardmembers (including Eligible Cardmembers and holders of certain other American Express cards) per day. Individual facilities may have different operation times. Please check with The Platinum Concierge for more details.
3. Eligible Cardmembers will not be charged any joining fees or monthly dues by the Tower Club for access to the Facilities.
4. As part of the club rules and as reciprocal members, any spend in Tower Club will be subject to 10% surcharge and 10% service charge in addition to the prevailing goods and services tax. The service charge will be calculated based on the total amount after the inclusion of the 10% surcharge.
5. For access to the Tower Club, Eligible Cardmembers are required to present their Platinum Cards, for purposes of identification.
6. Eligible Cardmembers are allowed to bring any number of guests, subject to Tower Club's capacity.
7. Eligible Cardmembers are required to make reservations with the Platinum Concierge for access to the Facilities and Tower

- Club events in advance. All reservations will be based on availability on a first-come, first-served basis.
8. Please note the following timings for reservation of the dining facilities at Tower Club (for both main dining room and private dining room) and Tower Club events:
 - Ala carte menus: reservations must be made at least one (1) working day in advance.
 - General set menu dining: reservations must be made at least two (2) working days in advance.
 - Customised set menu requests: reservations must be made at least five (5) working days in advance.
 - Tower Club events: reservations must be made at least five (5) working days in advance. Eligible Cardmembers will be charged based on the event's set menu pricing.
 9. Cancellation of reservations of private dining rooms for customized set menus and Tower Club events are required to be made with Platinum Concierge at least four (4) working days in advance. Otherwise, Bank Danamon reserves the right to charge Eligible Cardmembers cancellation fees.
 10. All spend at Tower Club by Eligible Cardmembers must be made with The Platinum Card.
 11. Tipping and other gratuities are strictly prohibited in Tower Club.
 12. The Benefit cannot be used in conjunction with any other offers and/or promotions.
 13. Eligible Cardmembers will bear applicable parking fees, as charged by building management.
 14. The provision of the Benefit, services and activities stated is the responsibility of Tower Club. American Express acts solely as a payment provider and is not responsible or liable in the event that the Benefit or such services or activities are not provided or fulfilled by Tower Club.
 15. Eligible Cardmembers acknowledge that any disputes in relation to the above are to be directed solely to Tower Club

American Express Invites

1. Reservation is on a first-come, first-served basis and each event has respective capacity limitations. Events are confirmed at the time of print but may be subject to changes.
 2. Please note that some forms of recordings may take place during the event, including photography, video and/or audio recordings. By attending the event, you will hereby give your consent for your image or voice ('data') to be recorded at the event and for such data to be used or quoted in internal printed materials at PT Bank Danamon and/or external media channels (excluding social media sites).
3. All payments must be made with the Platinum Card from American Express. Upon receipt of your RSVP, the stated amount will be charged to your Platinum Card.
 4. The provision of services, activities or benefits stated is the responsibility of the respective service establishment. PT Bank Danamon acts solely as a payment provider and is not responsible or liable in the event that such services, activities or benefits are not provided or fulfilled by the service establishment.
 5. Cardmembers acknowledge that any disputes in relation to the above are to be directed solely to the service establishment providing such services, activities or benefits.
 6. Separate Terms and Conditions for each event apply. Please refer to the event marketing mailer sent separately for event-specific Terms and Conditions.

Dining Programme Terms and Conditions

American Express Invites

1. American Express Invites benefit will be open for all American Express Cardmembers to use on an ongoing basis, unless otherwise noted, subject to the terms and conditions below.
2. This benefit is only redeemable when paid for with an American Express branded card .
3. The benefit is fulfilled by making reservation bookings directly with the restaurant in the American Express Cardmember's name and is subject to table availability. American Express Cardmembers can either call or walk in to the restaurant to check availability and book. Cardmembers have to identify themselves as an American Express Cardmember at the time of booking or before ordering to receive the benefits on the dining day.
4. The benefit is valid for seated dining only and cannot be combined with any other benefit.
5. Each restaurant offers one of the following special offers as stated in their offer details and this is not negotiable: a complimentary appetizer from the a la carte menu (up to ten guests) or a complimentary dessert (up to ten guests) or a complimentary bottle of wine (per table) or a discount of 20% on food purchases (up to ten guests) and will be provided by the participating restaurants in accordance with the provisions set out here. The special offer is non-transferable and may not be redeemed for cash.
6. The complimentary bottle of wine is selected by the restaurant and cannot be taken away or consumed off premises. The complimentary bottle of wine will only be valid when a main course is purchased.

7. Exclusions may apply. The benefits are limited to one redemption per visit, per American Express Card, per bill, per table, unless otherwise stated; a restaurant may cap benefit availability to 10 guests per booking at its discretion.
8. The benefit is available for lunch or dinner on any day of the week, unless otherwise noted. Blackout dates apply, please check with individual restaurants when booking.
9. Should an American Express Cardmember face any issues including any failure to fulfill the benefit, please contact the relevant restaurant. Alternatively, American Express Cardmembers may contact American Express Customer Services by calling the number on the back of their Card.

