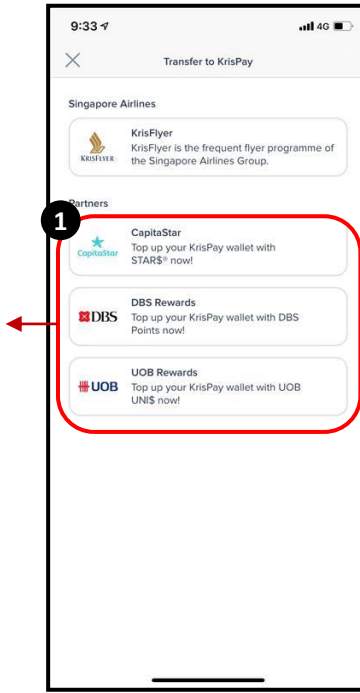


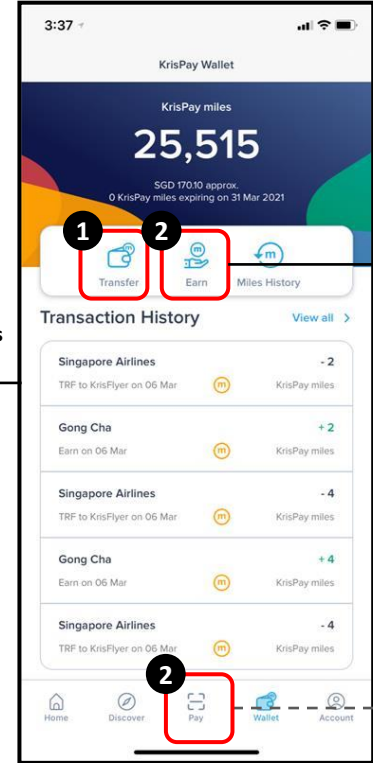
[1] KrisPay miles converted from reward points from any of our Kris+ Conversion Partners will allow the customer to earn either:

1 Elite mile for every 5 KrisPay miles converted, or
1 PPS Value for every 10 KrisPay miles converted,

depending on the membership tier. Users do not need to transfer the KrisPay miles to their KrisFlyer balance in order to earn the status credits.

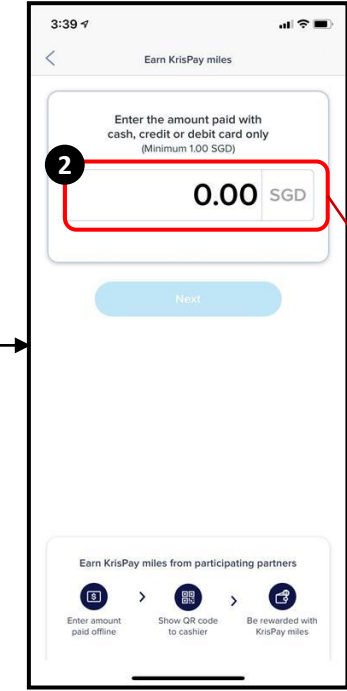


[1] Conversion of Partner Reward Points into KrisPay miles



[2] For every SGD 1 spent via the Kris+ app, when KrisPay miles are earned

[2.1] For Earn Partners that do not accept/support in-app payment



[2] Every 1 SGD entered here will allow the customer to earn either 3 Elite Miles or 1 PPS Value, depending on the membership tier.

[2.2] For Earn Partners that accept/support in-app payments (to be launched from CY2021 Q3)

