

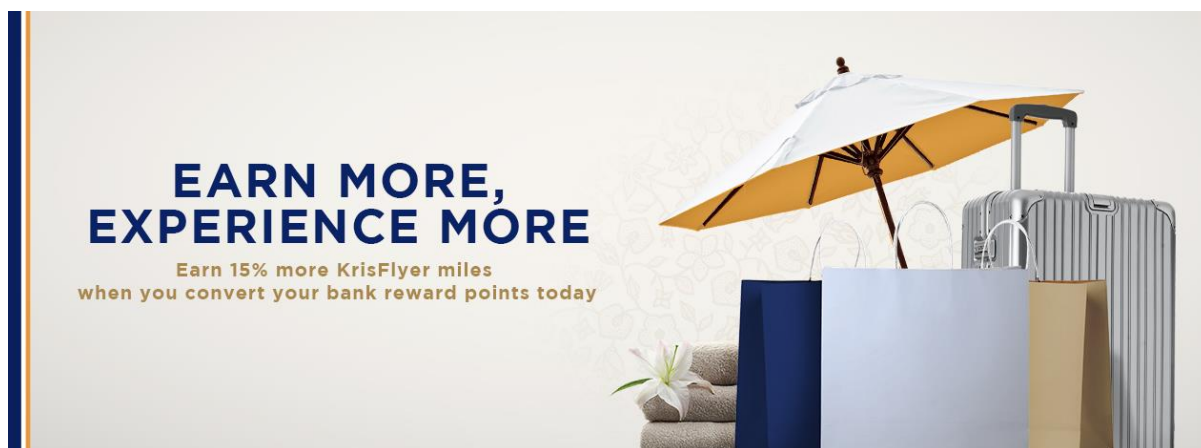
Appendix - KrisFlyer Participating Bank Partners

Participating banks with 20% bonus miles

Bank	Market
Baiduri Bank	Brunei
Bank Danamon	Indonesia
Bank Central Asia (BCA)	Indonesia
DBS	Hong Kong
Maybank	Indonesia

Participating banks with 15% bonus miles

Bank	Market
American Express	Global
AmBank & AmBank Islamic	Malaysia
ANZ	Australia
Bank Mandiri	Indonesia
Bank Negara Indonesia (BNI)	Indonesia
Bank of China	Singapore
Bank of Melbourne	Australia
Bank of Philippine Islands (BPI)	Philippines
Bank Rakyat Indonesia	Indonesia
Bank SA	Australia
Brex	USA
Cambodia Mekong Bank	Cambodia
Capital One	USA
Cathay United Bank (Cambodia)	Cambodia
Chinatrust Commercial (CTBC) Bank	Taiwan
CIMB Niaga	Indonesia
Citibank	Australia, Bahrain, China, Hong Kong, India, Indonesia, Korea, Malaysia, Philippines, Poland, Russia, Singapore, Thailand, UAE, USA, Vietnam
DBS Bank	Singapore, Taiwan, Indonesia
Diners	Australia, Singapore
East West Bank	Philippines
HDFC Bank	India



Participating banks with 15% bonus miles

Bank	Market
HSBC Bank	Australia, Canada, Hong Kong, Indonesia, India, Sri Lanka, Malaysia, Philippines, Singapore, Taiwan, UK, USA, Vietnam
JP Morgan Chase	USA
Maybank	Malaysia, Philippines, Singapore
Metrobank	Philippines
MUFG Bank	Japan
Myanma Apex Bank	Myanmar
National Australia Bank	Australia
OCBC Bank	Indonesia, Singapore
Panin Bank	Indonesia
Permata Bank	Indonesia
RHB Bank	Malaysia
Samsung Card	Korea
Security Bank	Philippines
Shinhan Bank Vietnam	Vietnam
St George	Australia
Standard Chartered Bank	Brunei, China, Indonesia, Malaysia, Singapore, Sri Lanka, Taiwan, UAE
Sumitomo Mitsui Cards	Japan
UOB	Indonesia, Malaysia, Singapore, Thailand
WestPac	Australia

Participating banks on the Kris+ App

Bank	Market
DBS	Singapore
UOB	Singapore

* The list of participating KrisFlyer Bank Partners is subject to change without notice.

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