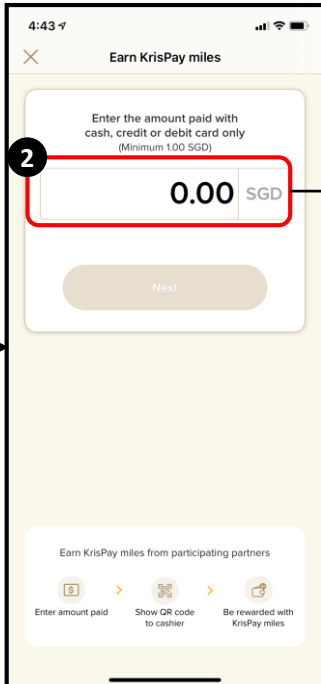
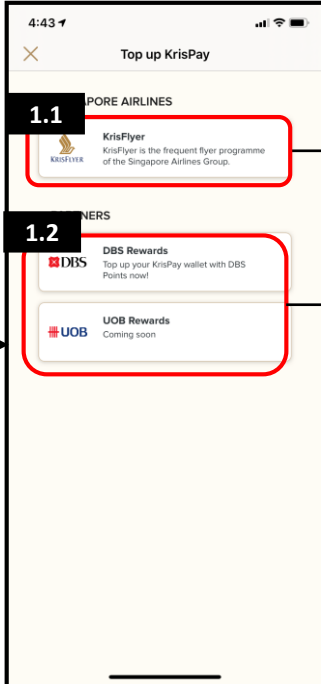


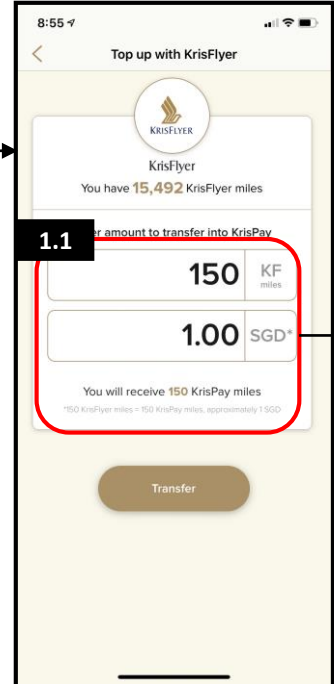
1 [1.1] For every SGD 1 worth of KrisPay miles topped up into KrisPay wallet from KrisFlyer miles

[1.2] Conversion of Bank Points into KrisPay miles

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



[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.



[1.1] Every 1SGD equivalent of miles entered here (150 KP miles = 1 SGD) will allow the customer to earn either 3 Elite Miles or 1 PPS Value, depending on the membership tier.

[1.2] Every 50,000 KrisPay miles converted from reward points from any of our KrisPay bank partners will allow customer to earn either 4,000 Elite Miles or 2,000 PPS Value