

Get.com's picks of travel credit cards

	Most miles per \$1 of local spend	Most miles per \$1 of overseas spend	Converting rewards points into actual miles for free	Free VIP airport lounge access	Singapore Airlines fans
Cards	ANZ Travel Visa Signature	Standard Chartered Visa Infinite	The American Express® Singapore Airlines KrisFlyer	Citi Prestige	The American Express® Singapore Airlines KrisFlyer Ascend
Features	<ul style="list-style-type: none"> • Earn 1.4 miles per \$1 spent locally. • Earn 2.8 air miles per \$1 spent on purchases made with Qantas and Jetstar airlines or for retail spend in Australia and New Zealand. • For every \$1 equivalent of retail spend, the cardmember will be awarded 1.4 Travel\$. Travel\$ will be reflected in the cardmember's monthly statement or can be converted into cash credit. • Participating airline partners: Singapore Airlines KrisFlyer and Asia miles (1 Travel\$ = 1 KrisFlyer mile; and 1 Travel\$ = 1 Asia mile) 	<ul style="list-style-type: none"> • Earn 3 miles (or 7.5X rewards points) per \$1 spent overseas. • Earn 1.4 air miles (or 3.5X points) per \$1 spent locally with minimum \$2,000 spend in a statement cycle. All spend below \$2,000 will earn 1 air mile (or 2.5X points) per \$1 spent locally. • 360° Rewards points can be redeemed for air miles, cashback and other products. • Participating airline partner: Singapore Airlines KrisFlyer and Asia miles (2,500 rewards points = 1,000 KrisFlyer miles) 	<ul style="list-style-type: none"> • Miles earned are directly credited to your KrisFlyer account with no conversion fee. • Earn 2 KrisFlyer miles per \$1 spent on eligible purchases made on singaporeair.com, silkair.com, KrisShop and at SilkAir SkyShop, both in-flight and online. • Earn 1.1 KrisFlyer miles per \$1 spent locally. • Earn 2 KrisFlyer miles per \$1 equivalent in foreign currency spent overseas on eligible purchases during June and December. 	<ul style="list-style-type: none"> • Unlimited access to hundreds of VIP airport lounges in cities around the world through Priority Pass. • Earn 3.25 Citi dollars = 1.3 Citi miles per \$1 spent locally • Earn 5 Citi dollars = 2 Citi miles per \$1 spent overseas (1 Citi mile = 1 KrisFlyer mile) 	<ul style="list-style-type: none"> • Miles earned are directly credited to your KrisFlyer account with no conversion fee. • Earn 2 KrisFlyer miles per \$1 spent on eligible purchases made on singaporeair.com, silkair.com, KrisShop and at SilkAir SkyShop, both in-flight and online. • Earn 1.2 KrisFlyer miles per \$1 spent on eligible purchases. • Earn 2 KrisFlyer miles per \$1 equivalent in foreign currency spent overseas on eligible purchases during June and December. • 4 complimentary access vouchers each year to any participating SATS Premier Lounge in Singapore and Plaza Premium Lounge around the world.
Fees	\$25 conversion fee per conversion of Travel\$ into miles.	\$25 conversion fee per redemption.	No transfer or conversion fee.	No membership fees or lounge pass fees. Present your Priority Pass membership card at the desk.	No transfer or conversion fee.
Conditions	<ul style="list-style-type: none"> • Cap of 100,000 Travel\$ earned per monthly statement. • Conversion into KrisFlyer miles will have to be done in blocks of 5,000 miles. Conversion into Asia miles can be done in blocks of 2,000 miles. 	<ul style="list-style-type: none"> • Minimum \$2,000 spend in a statement cycle. (1 KrisFlyer mile (or 2.5X rewards points) per \$1 overseas spend for spending below \$2,000 in a statement cycle). • Conversion into KrisFlyer miles must be in minimum blocks of 2,500 points. Conversion into Asia miles must be in minimum blocks of 2,500 points. 		Airport lounge access for the primary cardmember and one guest only.	
Annual fee	\$200 (first year waived)	\$588.50	\$176.55 (first year waived)	\$535	\$337.05
Annual income	\$60,000 for Singaporeans and PRs; \$90,000 for foreigners.	<ul style="list-style-type: none"> • For priority/private banking customers: \$30,000 for Singaporeans and PRs, \$60,000 for foreigners with employment passes. • For non-priority/private banking customers: \$150,000 	\$30,000 for Singaporeans and PRs; \$60,000 for foreigners.	\$120,000 for Singaporeans, PRs and foreigners	\$50,000 for Singaporeans and PRs; \$60,000 for foreigners.

Note: The above terms and conditions are referenced from respective bank sites, as of Jan 12, 2017

Source: GET.COM SUNDAY TIMES GRAPHICS