

Credit cards that earn the most miles for every \$1 spent

CARDS	DBS ALTITUDE AMERICAN EXPRESS	DBS WOMAN'S MASTERCARD	AMERICAN EXPRESS SINGAPORE AIRLINES KRISFLYER	CITI PREMIERMILES VISA	AMERICAN EXPRESS SINGAPORE AIRLINES KRISFLYER ASCEND	ANZ TRAVEL VISA SIGNATURE	UOB PRVT MILES VISA	DBS WOMAN'S WORLD MASTERCARD	CITI PRESTIGE	STANDARD CHARTERED VISA INFINITE
ANNUAL INCOME	SINGAPOREAN FOREIGNER \$30,000 \$45,000	\$30,000 \$45,000	\$30,000 \$60,000	\$50,000 \$50,000	\$50,000 \$60,000	\$60,000 \$95,000	\$60,000 \$60,000	\$60,000 \$60,000	\$200,000 \$200,000	\$150,000 \$150,000
ANNUAL FEES	\$192.60	\$160.50	\$176.55	\$192.60	\$337.05	\$200.00	\$254.80	\$192.60	\$335.00	\$488.50
MILES/CONVERSION FEES	\$42.80 a year	\$42.80 a year	Free	\$25 a transfer	Free	\$25 a transfer	\$25 a transfer	\$42.80 a year	Free	Free
MILES PER \$1 SPENT LOCALLY	1.2	0.4	11	1.2	1.2	1.4	1.4	0.4	1.3	1.4
MILES PER \$1 SPENT OVERSEAS*	2	0.4	11	2	12	1.4	2.4	1.2	2	3
SPECIAL MILES	10 miles for every \$1 spent on hotel bookings made via kuigo.com and 3 miles for every \$1 spent on all other online flight and hotel transactions, each capped at \$5,000 a month	10 miles for every \$5 spent online, capped at \$1,000 a month	2 miles for every \$1 spent overseas in June and December; 2 miles for every \$1 spent at singaporeair.com , silkair.com , KrisShop and SilkAir SkyShop	3 miles for every \$1 spent in foreign currency over long weekends this year; you can transfer miles to eight additional airlines including Garuda and British Airways. Most other cards allow transfer to just Singapore Airlines and Cathay Pacific	2 miles for every \$1 spent overseas in June and December; 2 miles for every \$1 spent at singaporeair.com , silkair.com , KrisShop and SilkAir SkyShop	2.8 miles for every \$1 spent on bookings with Garuda and Jetstar airlines and retail spend in Australia and New Zealand	10 miles for every \$1 spent on hotel bookings at kuigo.com ; 5 miles for every \$1 spent booking on UOB Travel with All Nippon Airways, British Airways, Cathay Pacific, Emirates, Etihad, Garuda, Thai Airways and United Airlines	20 miles for every \$5 spent online, capped at \$2,000 a month		
BONUS MILES	3,000 bonus miles with \$800 minimum charge to new card within one month of approval date; double miles on local and overseas spend in the first three months with a minimum monthly spend of \$800 and up to \$4,000 a month		5,000 miles the first time you make a charge to your card; 3,000 miles when you spend \$700 in the first six months after card approval	15,000 miles for any amount spent within first three months of card approval plus additional 15,000 miles for \$10,000 spent within first three months, besides regular 1.2 miles for every \$1 annual	5,000 miles with first charge to your card; 5,000 miles for \$1,000 spent within first six months upon card approval	2,000 miles for first \$500 spent; 10,000 miles upon annual card renewal			25,000 miles sign-on bonus; 25,000 miles as an annual renewal bonus	35,000 miles or 25,000 miles and \$100 Uber credits upon successful application, with payment of annual fee

* Miles earned are based on spending in Singapore dollars

New Credit Card Comparison

**Tawfik Jelassi, Francisco J. Martínez-
López**

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