



# Guide to Air Miles Rewards



**How It Works?**

**1. Shop with your credit card**




**3. Claim your miles**

**2. Earn Credit Card Miles**



**\*Loyalty program offered by airlines. You can also earn frequent flyer miles when you fly with the airline**



**FREE Travel!  
Free Class Upgrades!**



Alliance Program (Frequent Flyer Miles)	Participating Airlines**
	Cathay Pacific, American Airlines, British Airways, Japan Airlines, Qatar Airways, Qantas, Malaysia airlines
	Korean Air, China Airlines, China Eastern, Delta Air, Vietnam Airlines, Garuda Indonesia
 STAR ALLIANCE	Singapore Airlines, Air NZ, ANA, Asiana Airlines, EVA Air, Thai Airways, United Airways, Lufthansa

**\*\*List not exhaustive**

# Value Options



Using Krisflyer frequent flyer program as an example, we found that the most value for money travel: Long distance business class  
 Ultimate value for money option: Buy long distance economy ticket, and upgrade to business class using miles

Travel class	Trip	Date	*Airfare S\$	Miles needed	Est S\$/mile
Economy	Singapore - Bangkok	8-May to 11 May	230	25,000	0.009
Business			1,010	40,000	0.025
Upgrade from Economy to Business			780	18,000	0.043
Economy	Singapore - New York	8-May to 13 May	3,005	75,000	0.040
Business			10,410	140,000	0.074
Upgrade from Economy to Business			7,405	89,000	0.083

*\*Does not include taxes*

## The Best Air Miles Cards

**Prefer Flexibility: Generic Miles Credit Card (convert credit card miles to your preferred frequent flyer program)- \$25 per conversion**

**Prefer convenience: Co-branded Miles Credit Card (no transfer fee)**



Credit card	Min annual income	Local spend miles/S\$1	Overseas spend miles/S\$1	Miles expiry (years)	Other perks
Citi Premiermiles	S\$30,000	1.2	2	no expiry	2 free visits/yr to airport lounges; free travel insurance
BOC Elite	S\$30,000	2	5	1	Free lounge (till 30 Jun 19) 2 free visits/yr to airport lounges; free travel insurance
DBS Altitude	S\$30,000	1.2	2	no expiry	Free travel insurance
UOB Prvi miles	S\$30,000	1.4	2.4	2	Unlimited access to airport lounges; Free travel insurance
HSBC Infinite	S\$120,000	up to 1.25	up to 2.25	3	Free travel insurance
AMEX Krisflyer	S\$30,000	1.1	2	direct credit to krisflyer (which expires in 3 years)	Free travel insurance
UOB Krisflyer	S\$30,000	1.2	1.2		Free 1 night hilton hotel stay/yr , 4 free visits to airport lounges/yr
AMEX Krisflyer Ascend	S\$50,000	1.2	2		