



Jetsetters are a privileged lot when it comes to getting the best out of their credit cards, but miles redeemable per dollar spent is just one part of the equation.

Travellers are one of the most lucrative markets for credit card issuers and banks often have credit cards which are specifically targeted at this group of consumers. For instance, DBS has the “Altitude” and Citibank’s version is called the “PremierMiles”.{loadposition advert1}

Among the privileges offered by such cards, travel insurance coverage is almost a given nowadays. Banks therefore try to differentiate themselves by offering other benefits like frequent flyer miles. However, looking beneath miles and the fine print, some cards are clearly better than others.

The leader of this little ranking exercise may come as a surprise, but **Maybank’s Horizon Platinum Visa** offers the most balanced set of benefits among competing cards.

01 [Maybank Horizon Platinum Visa](#)

The Good

- 2 air miles for every S\$1 spent on air ticket or overseas transactions (0.4 miles for other expenditure)
- No fee levied to redeem reward points to miles
- Low 1.25% fee for foreign currency transaction
- Complimentary lounge access (but only 4 airports in Asia) and travel insurance if air tickets paid using the card
- 10-year annual fee waiver

The Bad

- Miles redemption for Singapore Airlines (KrisFlyer) or Malaysia Airlines (Enrich) only
- Reward points expires yearly, unless you join the "Rewards Infinite" Programme for S\$18 annually

02 [Citibank PremierMiles Card](#)

The Good

- Widest range of airlines from which to redeem miles
- 1.2 miles per S\$1 for all spending, except for selected airlines
- Complimentary access to VIP lounges around the world (2 visits per year)
- Option to waiver annual fee or pay S\$180 for 10,000 miles after the first year
- CitiMiles, before they are converted to actual miles, never expire

The Bad

- S\$80,000 annual salary requirement, although this does not seem to be strictly enforced
- Fee of \$25 per conversion of Citimiles to actual miles
- 1.5% fee for foreign currency transaction

03 [American Express Singapore Airlines KrisFlyer Gold Card](#)

The Good

- 0.625 miles per S\$1 (and rises up to 1.25 miles per dollar if annual spend exceeds \$10,000)
- Double the miles for bookings via Singapore Airlines website

- Direct monthly conversion of rewards to miles and no conversion fee
- 5,000 bonus Krisflyer miles for first time applicants

The Bad

- Miles redemption for Singapore Airlines (KrisFlyer) only
- High 2% fee for overseas transactions
- Not as widely accepted as Visa or Mastercard
- Will seldom (if ever) grant an annual fee waiver (no bonus miles for renewal either)