



Hong Kong Securities and Investment Institute American Express® Gold Credit Card Terms and Conditions

1. This Terms and Conditions are only valid for approved HKSI Institute American Express Gold Credit Card applications that are submitted via designated website with RSVP code and are successfully approved by American Express International, Inc. (“American Express”) on or before March 31, 2024.
2. In case of any enquiry related to this Terms and Conditions, please call the 24-hour enquiry hotline shown at the back of your card or American Express Customer Service hotline at 2277 1010.
3. Basic Cardmember will be automatically enrolled into the American Express Membership Rewards® **Turbo** Program, and the annual fee of HK\$240 in the **Turbo** will be waived as long as Basic Cardmember hold a valid HKSI Institute American Express Gold Credit Card which remains in good standing and is not cancelled for any reason.
4. A spending cap applies to the Membership Rewards **Turbo** Program. As a Membership Rewards **Turbo** program enrollee, you can enjoy 2 Membership Rewards points for every HK\$1 spent for the first HK\$160,000 during every program year. From HK\$160,001 and onwards, each HK\$1 will entitle you to 1 point. **Turbo** program has a cap of 320,000 points given in each program year. Point accrual is subject to the American Express Membership Rewards Terms and Conditions apply. For further details please refer to americanexpress.com/en-hk/rewards/membership-rewards/terms.
5. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The following charges are **not eligible** to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, American Express® Card annual fee, balance transfer, American Express® Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges, late payment and referral charges, tax refunds from overseas purchases, tax bill payment and any utility gas and electricity payment on Cardmembers' Card Accounts and Linked Accounts. For further details of American Express Membership Rewards Program, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program.
6. The annual fee for the HKSI Institute American Express Gold Credit Card is **HK\$600** with the entitlement of 1 American Express Gold Credit Card and 2 American Express Supplementary Gold Credit Cards. Additional American Express Supplementary Gold Credit Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$300**.
7. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
8. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
9. Should any dispute arise, the decision of American Express shall be final.
10. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.