



Hong Kong Securities and Investment Institute American Express® Platinum Credit Card Welcome Offer Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 3 to 6 of the Terms and Conditions) is only valid for approved HKSI American Express Platinum Credit Card applications that are submitted and approved via designated website with RSVP code and are successfully approved by American Express International, Inc. ("American Express") on or before November 30, 2024.
2. The specified Welcome Offer cannot be changed after application is submitted. In case of any enquiry related to the Offer, please call the 24-hour enquiry hotline shown at the back of your Card or American Express Customer Service hotline at 2277 1010.
3. For Basic Cardmembers who submit their Card application online and all required valid documents within 7 working days from the date of application submission, and upon any eligible transaction made with the Basic Card or Supplementary Card in the first month of Basic Card approval, a statement credit with a total value of HK\$500 will be sent to the qualifying Basic Cardmembers within 12 weeks upon Card approval and the transaction. Should Cardmember not receive the mentioned Welcome Offer within 12 weeks, please contact American Express Customer Service hotline at 2277 1010.
4. Provided the Cardmember spends an aggregate of HK\$5,000 or above on his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, **city**'super cash vouchers of a total value of HK\$500 will be sent to the qualifying Basic Cardmember within 12 weeks upon the Cardmember reaching the spending threshold. Terms and Conditions of **city**'super cash vouchers apply, please refer to the overleaf of cash vouchers for details. Should Cardmember not receive the mentioned Welcome Offer within 12 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn a total of 5 Membership Rewards® points for every HK\$1 spent on any merchant (including 3 basic points earned under the American Express Platinum Credit Card Membership Rewards Program) in the first 3 months from the date of approval of Basic Card, subject to a maximum of 600,000 points. American Express Membership Rewards Program Terms and Conditions apply. For further details please refer to americanexpress.com/en-hk/rewards/membership-rewards/terms.
6. The relevant Card must be valid and in good standing status at the time of receiving **city**'super cash vouchers and Membership Rewards points. American Express reserves the right not to offer any cash vouchers or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.



7. 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 Offer or earn Membership Rewards points specified in this Terms and Conditions respectively: purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods), 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 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.
8. The annual fee for the HKSI American Express Platinum Credit Card is **HK\$1,100** with the entitlement of 1 American Express Platinum Credit Card Basic Card and 2 American Express Platinum Supplementary Credit Cards. Additional American Express Platinum Supplementary Credit Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$550**.
9. The minimum annual income requirement applies.
10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. Existing HKSI American Express Platinum Credit Card Basic Cardmember / American Express Platinum Credit Card Basic Cardmember and applicants who held HKSI American Express Platinum Credit Card (Basic Card) / American Express Platinum Credit Card (Basic Card) within the past 12 months from the date of this application are not eligible for the Welcome Offer.
12. If HKSI American Express Platinum Credit Card Basic Cardmember cancels the HKSI American Express Platinum Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of the Welcome Offer without prior notice.
13. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
14. Should any dispute arise, the decision of American Express shall be final.
15. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.