



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

1. The Welcome Offers (as mentioned in clauses 3 to 4 of the Terms and Conditions) are only valid for approved HKSI Institute American Express Platinum 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 December 31, 2025.
2. The specified Welcome Offers cannot be changed after application is submitted. In case of any enquiry related to this 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. Welcome bonus: 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 for the total value of HK\$500 will be sent to qualifying Basic Cardmembers 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 offers within 12 weeks, please contact American Express Customer Service hotline.
4. 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 the 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.
5. 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.
6. 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: 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 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.
7. The annual fee for the HKSI Institute American Express Platinum Credit Card is **HK\$1,100** with the entitlement of 1 American Express Platinum Credit 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**.
8. The minimum annual income requirement for American Express Platinum Credit Card applicant is HK\$300,000.
9. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.



10. Existing HKSI Institute American Express Platinum Credit Card Basic Cardmember / American Express Platinum Credit Card Basic Cardmember and applicants who held HKSI Institute 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 these Welcome Offers.
11. If HKSI Institute American Express Platinum Credit Card Basic Card member cancels the HKSI Institute American Express Platinum Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of the Welcome Offers without prior notice.
12. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
13. Should any dispute arise, the decision of American Express shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.