



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 5 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. Online Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, HK\$300 Statement Credit will be credited to the Basic Cardmember's Account within 8 weeks after the Basic Card application is approved.
4. Welcome Bonus: Cardmembers will receive a HK\$700 Statement Credit upon spending HK\$10,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Statement Credit will be credited to the Basic Cardmember's Account within 8 weeks of such spend. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn 5 Membership Rewards® points for every HK\$1 spent in the first 3 months (including 3 points earned under the American Express Platinum Credit Card Membership Rewards Program), subject to the spending cap of 240,000 points. American Express Membership Rewards Program Terms and Conditions apply.
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 Offer as mentioned in clauses 3 to 5 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), finance charges, late payment charges and other fees and charges (including charges for dishonored cheques), balance transfers, refunds (including tax refunds for overseas purchases), tax bill payment, utilities payment, purchase of American Express® Travelers Cheque and other credits to your account. 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.