



Amex Apple Rewards Store Hong Kong Cover it with Points and Shop with Points Terms and Conditions

1. Promotion (as defined below) via Amex Apple Rewards Store Hong Kong at amex.applerewardsstore.com/hk ("Apple Rewards Store" or "Site") is valid from April 1, 2025 to December 31, 2025 (Hong Kong Time), both dates inclusive ("Promotion Period").
2. During the Promotion Period, Eligible Cardmembers (as defined below) can redeem Membership Rewards® points ("Points") at Apple Rewards Store through Cover it with Points or Pay with Points via Safekey® ("Shop with Points") at the rate 260 Points per HK\$1 spent ("Promotion") by using Eligible Card (as defined below).
3. Cardmembers with an Eligible Card (as defined below) who are enrolled in the Membership Rewards Program are eligible to participate in Cover it with Points and Shop with Points ("Eligible Cardmember") in accordance with these Terms and Conditions. For the purposes of these Terms and Conditions, ("Eligible Card") means an American Express® Card issued in Hong Kong by American Express International, Inc. ("American Express") and excludes USD Card, Corporate Cards, Blue Cash® Credit Card from American Express, Cards bearing the American Express name, brand or logo issued by partners of American Express and all American Express Cards issued outside of Hong Kong.
4. An Eligible Purchase refers to a purchase made by using an Eligible Card accepted by Apple Rewards Store. All products, services, merchants, and categories shown on Apple Rewards Store are subject to change from time to time and without prior notice. Only items transacted via the Site are Eligible Purchases. Non-purchase related charges such as service fees, late payment fees and interest rates are not considered Eligible Purchases.
5. The minimum redemption amount is HK\$10, which is equivalent to 2,600 Points at any one transaction.
6. To redeem for the Promotion, each transaction must be either eligible for Cover it with Points or Shop with Points ("Eligible Transaction"), as stated below –
 - i. For Cover it with Points, the transaction must: (a) appear on the Account Summary page of your Online Account ("Account Summary") or on the homepage of the Amex HK App ("Home Page"); (b) be redeemed during the Promotion Period (please note that it takes up to 3 working days to reflect the transaction on Account Summary or Home Page and being available to redeem); (c) not currently or have previously been disputed; (d) not be a fee or interest charge; and (e) relate to a purchase transaction made using an Eligible Card and submitted by the Site.
 - ii. For Shop with Points, the transaction must be made in an online purchase at the Site using an Eligible Card during the Promotion Period. The option to



redeem Points fully or partially will be offered during the SafeKey authentication process. The eligible Cardmember needs to make a purchase on the Site, enter the One-time code sent to mobile number and/or email address at SafeKey authentication, select "View Pay with Points options" and confirm the number of Points to be redeemed by clicking "Use Points".

7. Please note that for Cover it with Points or Shop with Points, the full amount of Eligible Purchase will be charged to the Eligible Card and Points redeemed fully or partially through Shop with Points will be deducted from the corresponding Membership Rewards account at the time of purchase. The amount equivalent to the redeemed Points will be credited in the form of a statement credit to the Card Account to which the Eligible Transaction was originally charged, and that Card Account must be linked to the Membership Rewards account from which the Membership Rewards points are redeemed. In general, the statement credit will appear as a transaction on the Eligible Cardmember's Card Account as "Pay with Points Rewards Credit" for Cover it with Points or "SafeKey – OneEmpower" for Shop with Points within 5 working days upon redemption.
8. You are responsible for payment of the amount due on your Card Account on or before the payment due date. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future statement credit to your Card Account. Statement credit(s) placed on your Card Account as a result of a redemption made under Cover it with Points or Shop with Points does not constitute a payment towards the balance on your Card or payment of the minimum payment due. You must always make a separate payment of the full amount or at least the minimum payment due in accordance with the Cardmember Agreement and billing statement.
9. Please note that there may be a time lapse between the time of your purchase transaction and the Cover it with Points or the Shop with Points redemption appearing on your Account Summary or Home Page. It may take up to 5 working days for a redemption to be completed and for the statement credit to be reflected on your Eligible Card, although this may take longer in certain circumstances. The charge for the purchase transaction and the statement credit for the Cover it with Points or the Shop with Points redemption may not appear at the same time. Depending on when you redeem Points under a Cover it with Points or Shop with Points transaction, the statement credit may be applied to your Eligible Card in a billing period after you redeem Points for the Eligible Purchase. In that case, you will need to pay the full amount shown on your statement of account (including the full charge of the Eligible Purchase) on or before the payment due date to avoid incurring a finance charge and/ or other charges on all outstanding balance at the interest rate applicable to the account pursuant to the relevant Cardmember Agreement. You should allow yourself sufficient time to complete the redemption before the statement date of your billing statement in order to ensure that the statement credit



and the charge of the Eligible Purchase will appear in the same statement.

10. Once purchase is confirmed, Points redeemed cannot be reversed or unwound, nor be exchanged for other rewards, and is not refundable or exchangeable for cash under any circumstances.
11. Eligible Cardmember's Card account must be valid, in good standing and enrolled in the American Express Membership Rewards Program throughout the Promotion Period in order to be eligible for the Points redemption.
12. Promotion is not applicable in conjunction with other offers, promotions, loyalty programmes and discounts, unless otherwise stated.
13. Apple Rewards Store is operated and managed by a third-party merchant, OneEmpower (Hong Kong) Limited ("OneEmpower"). OneEmpower is solely responsible for all products, services, consultation, and advice offered to Eligible Cardmember. American Express is not the provider of any of these products and/or services herein and make no representation or warranty in relation to the same.
14. American Express shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking or using any of the Promotion, except for any liability which cannot be excluded by law.
15. In the event of any suspicion of illegal activities in connection with the Promotion, including without limitation fraud or an attempt at deception, American Express is entitled to disqualify the participation of Cardmember and report such activity to the relevant authorities.
16. [Cover it with Points Terms and Conditions](#), [Shop with Points Terms and Conditions](#) and [Membership Rewards Terms and Conditions](#) shall continue to apply. In the event of any conflict or inconsistency between Cover it with Points and/or Shop with Points Terms and Conditions and/or Membership Rewards Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.
17. If the Card Account is not in good standing (e.g. overdue or in collection) or if the Cardmember fails to adhere to the terms and conditions governing the Card Account, the Membership Rewards Program, Cover it with Points or Shop with Points, the Cardmember's eligibility to participate in the Promotion may be suspended or revoked, and Points accrued in the Membership Rewards Program or credits accrued in the Promotion may be forfeited.



18. The Site sells and ships products to end-user customers only. You may not purchase products at the Site for resale, and we reserve the right to refuse or cancel your order if we suspect you are purchasing for resale.
19. American Express in its sole discretion reserves the right to alter, replace or terminate this Promotion at any time without assigning any reason(s) or prior notice. In case of any disputes, the decision of American Express shall be final.
20. In case of any enquiry related to this Offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
21. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.