



Membership
Rewards®

Pay with Points
max

Pay with Points Max 200 積分兌換 HK\$1 簽賬條款及細則

1. 優惠期由 2024 年 3 月 12 日至 2024 年 4 月 30 日止，包括首尾兩天（「推廣期」）。合資格運通卡會員（如條款 2 定義）於推廣期內成功透過「Pay with Points Max 兌換獎賞」抵銷以合資格運通卡（如條款 2 定義）於參與商戶簽賬之合資格交易（如條款 3 定義），可自動以每 200 積分兌換 HK\$1 簽賬（「優惠」）。
2. 合資格運通卡會員包括美國運通國際股份有限公司（「美國運通」）於香港簽發之 Centurion® 卡、美國運通白金卡、美國運通白金信用卡、美國運通 Explorer® 信用卡、美國運通 Essential® 信用卡、美國運通半島白金卡、美國運通半島金卡、美國運通金卡、美國運通信用金卡、美國運通卡美國運通信用卡、美國運通商務金卡及美國運通商務卡，並為「美國運通積分計劃」參加者的卡會員（「合資格運通卡會員」）（「合資格運通卡」）。
3. 要兌換優惠，每筆交易須符合 Cover it with Points 以下所列明的條件（「合資格交易」）：
 - i. Cover it with Points – 交易須：
 - (a) 顯示於網上服務之賬戶摘要（「賬戶摘要」）或顯示於 Amex HK 應用程式之首頁（「首頁」）；
 - (b) 於推廣期內進行兌換（請注意，交易項目需要最長 3 個工作天才能於賬戶摘要或首頁顯示及可供進行兌換）；
 - (c) 於推廣期內或過去不曾有爭議；
 - (d) 不屬於任何費用或利息；及
 - (e) 於參與商戶以合資格運通卡進行。
4. 美國運通會不定期更新參與商戶名單，而無須給予任何理由或事先通知。
5. 在不違反第 6 項條款及細則下，卡會員每次需最少以 2,000 美國運通積分（即相等於 HK\$10）兌換，但可用於兌換單一項（全數或部分合資格交易）或多項合資格交易。受此條款及細則限制，每次成功以 Cover it with Points 兌換之積分，將從卡會員之美國運通積分賬戶內扣除，由積分兌換成的金額將於閣下的合資格卡賬戶內的指定合資格交易中顯示。如卡會員使用積分兌換一項交易的部分金額，由積分兌換成的部份金額將於閣下的合資格卡賬戶內的指定合資格交易中顯示，而該交易總金額仍然會顯示於該項交易及月結單上。請卡會員注意，有關積分將即時從會員的美國運通積分賬戶扣除，而積分兌換的金額將會在最長 5 個工作天於閣下的賬戶摘要顯示。屆時，閣下的賬戶摘要會顯示出一筆「Pay with Points Rewards Credit」。
6. 於 Amex HK 應用程式內的交易需以積分兌換全數合資格交易金額，卡會員每次需最少以 2,000 美國運通積分（即相等於 HK\$10）兌換。除閣下賬戶內之總積分不足以繳付全數金額，在此情況下，會以閣下賬戶內全數積分來兌換。另外透過 Amex 網頁網上賬戶登入 Cover it with Points 網頁，您可選擇最少以 2,000 美國運通積分（即相等於 HK\$10）抵銷全數或部分合資格簽賬。
7. 卡會員有責任於賬單到期日或之前繳付卡賬戶到期款項。卡會員不應因預計將有款項存入卡賬戶而以暫緩繳付賬單。以 Cover it with Points 兌換的金額並不被視作對卡賬戶的付款或繳付最低還款額。卡會員必須根據會員協議及月結單上指示繳付全數或最低還款額。
8. 請注意，進行消費交易與賬戶摘要或首頁顯示 Cover it with points 交易之間有時間差距。完成 Cover it with Points 兌換至合資格運通卡賬戶內誌賬，最長可達 5 個工作天，在某些情況下，有機會需要更長時間。消費交易的費用及以 Cover it with Points 兌換的款項並不一定同時列出。有關 Cover it with Points 可能於下一賬單期內方能完成兌換，視乎卡會員進行兌換的時間而定。因此，您需於賬單到期日或之前繳付賬單內所顯示的總結餘（包括合資格交易的全部費用），以避免因逾期付款而須就未償還的結餘繳付根據會員協議上所定明的收費及/或利息。卡會員應預留足夠時間於月結單截數日期前完成兌換，以確保該簽賬回贈及合資格交易之款項將於同一期月結單內顯示。



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9. 已兌換的積分不能取消或退回，亦不能用作交換其他獎賞、退款或兌換現金。
10. 合資格運通卡賬戶在兌換任何優惠時必須未有被註銷或逾期。須受美國運通積分計劃的條款及細則限制。如美國運通積分計劃條款及細則與本條款及細則有衝突或任何差異，概以本條款及細則為準。
11. 須受 Cover it with Points 條款及細則限制。如 Cover it with Points 的條款及細則與本條款及細則有衝突或任何差異，概以本條款及細則為準。
12. 如卡會員賬戶的信用狀況欠佳（如逾期還款或被追收欠款），或卡會員未能遵守卡會員之賬戶、美國運通積分計劃、Cover it with Points 的條款及細則，美國運通可暫停或取消卡會員參加此優惠的資格，並取消美國運通積分計劃的積分或此優惠的金額。
13. 美國運通並非參與商戶提供的產品及/或服務供應者。因此，因享用所述產品及/或服務而造成的損失或破壞（包括但不限於直接或間接），或人身傷害，美國運通概不負責，法律規定之責任除外。
14. 如對此優惠有任何疑問，請致電卡片背面顯示的 24 小時熱線或客戶服務熱線 2277 1010 查詢
15. 美國運通保留隨時更改、替換或終止此優惠之權利，而無須給予任何理由或事先通知。如有任何爭議，美國運通將保留最終決定權。
16. 本條款及細則的中英文版如有任何差異，概以英文版為準。



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Terms and Conditions of Pay with Points Max 200 points = HK\$1

1. The Offer begins on March 12, 2024 and ends on April 30, 2024, both dates inclusive (“Promotion Period”). Under the Pay with Points Max Offer, the value of Membership Rewards® points of Eligible Cardmembers (as defined in clause 2) will automatically be at the rate of 200 Membership Rewards points to HK\$1 to pay for Eligible Transactions (as defined in clause 3) charged on Eligible Cards (as defined in clause 2) at participating merchants during the Promotion Period (“Promotion”).
2. Eligible Cardmembers include Membership Rewards enrollees of Centurion® Card, The Platinum Card®, American Express® Platinum Credit Card, American Express® Explorer® Credit Card, American Express® Essential® Credit Card, American Express® Peninsula Platinum Card, American Express® Peninsula Gold Card, American Express® Gold Card, American Express® Gold Credit Card, American Express® Card, American Express® Credit Card, American Express® Gold Business Card and American Express® Business Card issued by American Express International, Inc. (“American Express”) in Hong Kong (“Eligible Cardmembers”) (“Eligible Cards”).
3. To redeem for the Promotion, each transaction must be eligible for **Cover it 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 the 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) be made at a participating merchant using an Eligible Card.
4. The participating merchant lists are subject to change without assigning any reason(s) or prior notice.
5. Subject to clause 6 below, you must redeem a minimum of 2,000 points (equivalent to HK\$10) per redemption transaction, which may be redeemed against one Eligible Transaction in full or part, or across multiple Eligible Transactions. Subject to these Terms and Conditions, for each successful redemption under Cover it with Points, Points will be debited from your Membership Rewards account and a credit will be reflected on your Eligible Card in relation to the amount of Points chosen to be used for the Eligible Transaction(s). Similarly, for partial redemptions, the credit redeemed with Points for settling a portion of the Eligible Transaction(s) will be reflected on your Eligible Card, while the total amount of the particular transaction will also be reflected in your Account Summary and account statement. Please note that Points will be debited immediately and the credit may take up to 5 working days



- to be reflected on your Account Summary. You will see the credit reflected on your Account Summary as “Pay with Points Rewards Credit”.
6. In the Amex HK App, Eligible Transactions must be redeemed in full and you must redeem a minimum of 2,000 points (equivalent to HK\$10) unless your available Points is insufficient to cover the full amount, in which case the maximum possible number of Points will be applied. Moreover, through logging in to your Amex Online Account to redeem via the Cover it with Points webpage, you can choose to fully or partially cover the Eligible Transaction with a minimum of 2,000 points (equivalent to HK\$10).
 7. 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 the Cover it 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 full amount or at least the minimum payment due in accordance with the Cardmember Agreement and billing statement.
 8. Please note that there may be a time lapse between the time of your purchase transaction and the Cover it 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 redemption may not appear at the same time. Depending on when you redeem points under a Cover it with Points transaction, the statement credit may be applied to your Eligible Card in a billing period after you redeem points for the Eligible Transaction. In that case, you will need to pay the full amount shown on your statement of account (including the full charge of the Eligible Transaction) 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 Transaction will appear in the same statement.
 9. A redemption of points under this Promotion cannot be reversed or unwound, nor be exchanged for other rewards, and is not refundable or exchangeable for cash under any circumstances.
 10. Eligible Card Account must not be cancelled or past due at the time of fulfilment of any offers. [Membership Rewards Terms and Conditions](#) shall continue to apply. In the event of any conflict or inconsistency between Membership Rewards Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.



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11. Cover it with Points Terms and Conditions shall continue to apply. In the event of any conflict or inconsistency between Cover it with Points Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.
12. 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, 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.
13. American Express is not the provider of any of the products and/or services offered by the participating merchants and therefore, 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 such products and/or services, except for any liability which cannot be excluded by law.
14. 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.
15. 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.
16. In case of inconsistency between English and Chinese versions, the English version will prevail.