



American Express® Gold Business Card

Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 4 to 8 of the Terms and Conditions) is only valid for American Express Gold Business Card applications that are received and approved by American Express International, Inc. ("American Express") between January 16, 2025 and June 30, 2025 (both dates inclusive) ("Promotion Period").
2. This Offer is valid for Basic Cardmembers who hold valid American Express Gold Business Card and Hong Kong Dental Association American Express® Gold Business Card.
3. The specified Offer cannot be changed after the online application is submitted.
4. First transaction bonus: For Basic Cardmembers who submit their Card applications online via the dedicated URLs and all required valid documents within 7 working 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, Basic Cardmembers will receive HK\$200 statement credit. Statement credit will be credited to the eligible Basic Cardmembers' accounts within 12 weeks upon first transaction made. Should Cardmember not receive the mentioned Offer within 12 weeks, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
5. Welcome bonus: Provided the Cardmember spends an aggregate of HK\$1,000 or above on his or her Basic and/or Supplementary Card within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive HK\$800 statement credit. The statement credit will be credited to the eligible Basic Cardmembers' accounts within 12 weeks upon such spend. Should Cardmember not receive the mentioned Offer within 12 weeks, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
6. Spending bonus: Provided the Cardmember spends an aggregate of HK\$45,000 or above on his or her Basic and/or Supplementary Card within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive 315,000 Membership Rewards® points. Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards Program Account within 12 weeks upon such spend. Should Cardmember not receive the mentioned Offer within 12 weeks, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
7. Business Essential Merchant Bonus: The Cardmember can earn an extra 5 Membership Rewards points per HK\$1 spent (or equivalent) at Business Essential Merchants during the first 3 months from the date of Basic Card approval, subject to the maximum of extra 225,000 points. Eligible transactions are:
 - i. Direct transactions made at Business Essential Merchants' Hong Kong websites (i.e. online website located in Hong Kong with addresses ending in .com.hk or .hk or /hk)

- ii. Transactions made with the physical Card or via wireless card reader at Business Essential Merchants' physical stores in Hong Kong

Business Essential Merchants include Adobe, Amazon Web Services (AWS), Dropbox, FedEx, HKT, Shell.

Transactions made via a third-party (including, but not limited to, authorized retailers or resellers, online marketplaces, online aggregators or electronic wallets) are not eligible for the Business Essential Merchant Bonus.

- 8. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars, please refer to americanexpress.com/hk/en/cma-and-fees for the relevant Cardmember Agreement.
- 9. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The following types of charges are not eligible to earn for the Welcome Offer as mentioned in clauses 4 to 7 of the Terms and Conditions: purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods), 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
- 10. In the event that any credit or Membership Rewards points have been used or credited into Cardmembers' accounts but the transaction(s) that form(s) part or all of the credit or Membership Rewards points is cancelled or refunded subsequently, American Express reserves the right to charge to the Card account a monetary amount equivalent to the value of the credit or Membership Rewards points used or credited without prior notice to the Cardmembers.
- 11. Credit and Membership Rewards points are not redeemable for cash or other payment form. Credit and Membership Rewards points may not be applied to the Cardmember's Account if the account has been suspended or cancelled and may be reversed if Eligible Transaction is returned or cancelled.
- 12. Annual Fee: The first-year annual fee waiver is applicable within 12 months of Card issuance from the date of the Basic Card approval. Thereafter, annual Card fee of **HK\$980** of the following year (include 1 basic Card and 3 supplementary Cards) will be charged at the time of annual Card fee renewal. (Perpetual Annual Fee Waiver for Hong Kong Dental Association American Express Gold Business Card)
- 13. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
- 14. Existing American Express Business Card or Gold Business Cardmembers and applicants who held the Basic Card of American Express Business Card or Gold Business Card at any time within the past 12 months from the date of this application are not eligible for the first-year annual fee waiver and the Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer and first-year annual fee without prior notice.

15. If the American Express Gold Business Cardmember cancels the American Express Gold Business Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offer without prior notice.
16. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
17. Should any dispute arise, the decision of American Express shall be final.
18. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.