



American Express® Gold Business Card Benefit Terms and Conditions

1. Subject to American Express' risk management policies.
2. 51 credit-free days: Actual credit-free period will vary based on the date of charge and the billing cycle cut-off date.
3. Supplementary Cards: American Express approval criteria apply. Subject to Terms and Conditions. Fees and charges apply. Supplementary Cardmembers must be over 18 years of age. The Business, the Basic Cardmember and each Supplementary Cardmember are jointly and severally liable for all Supplementary Card spending.
4. Business Insurance: The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. ("American Express") may act on behalf of the insurance provider, as permitted by law. Exclusions and limitations apply.
5. SafeKey®: Subject to the Terms & Conditions [here](#).
6. Membership Rewards® Program: As an American Express Gold Business Cardmember you will be automatically enrolled into the American Express® Gold Business Card Membership Rewards Program. Subject to the Terms & Conditions of the American Express Membership Rewards Program [here](#).
7. Airport VIP Lounge: Twice per year. [Terms and Conditions](#) apply.
8. Movie Privilege: [Terms and Conditions](#) apply.
9. Business Travel Insurance: The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted.
10. Global Assist Hotline: You must arrange all medical and visitor transportation. As the Global Assist Hotline is an assistance service, we cannot reimburse you for expenses you incur on your own. Please refer to the Global Assist Summary of Coverage for additional details and restrictions.
11. Annual Fee: **HK\$980** per year, includes 1 Basic Cardmember and 3 Supplementary Cardmembers. (Perpetual Annual Fee Waiver for Hong Kong Dental Association American Express Gold Business Card)
12. American Express Travel Online: [Terms and Conditions](#) apply.