



Membership Rewards® Terms and Conditions for Corporate Cardmembers

1. Definitions

Amex we, our, us means American Express International, Inc., its affiliates and licensees.

Cardmember, you or your means the individual in whose name an American Express Corporate or Gold Corporate Account is opened for a business or other organisation.

Card means the Hong Kong dollar Corporate or Gold Corporate Cards with account numbers beginning with 3763 7 or 3769 7.

Card Account means the account of a Company or other organisation on which American Express issues the American Express Corporate Card or American Express Gold Corporate Card.

Company means the Company or organisation in whose name an American Express Corporate or Gold Corporate Card Account is opened.

Cardmember Account means the account of the individual Cardmember.

Debit Points Fee Option means the option to use Points accumulated under the Program to redeem a waiver of the Program annual fees payable by the Cardmember upon enrolment in the Program and each successive twelve (12) month period thereafter.

Enrolment Date means the first day of the month in which Amex receives the application for enrolment in the Program, either with or without the Frequent Traveller Option. The enrolment date remains the same in the event of transfer from one to the other.

Enrolment Year means the twelve (12)-month period commencing on the Program Enrolment Date and each successive twelve (12)-month period thereafter.

Frequent Customer Program means a participating airline's Frequent Flyer Program or a participating hotel's Frequent Guest Program.

Frequent Traveller Option means the option to redeem Frequent Traveller Rewards through the Program.

Frequent Traveller Rewards means rewards obtained by transferring Points to Frequent Customer Programs and such other rewards as may be added from time to time.

Linked Accounts means all eligible Card Accounts held by a Basic Cardmember which are enrolled in the Program and linked for the purpose of accruing Points. Only Cards billed in the same currency may be linked. Amex will designate one of the linked Accounts as the "Primary Account."

Non-Frequent Traveller Option means the option to redeem Non-Frequent Traveller Rewards through the Program.

Non-Frequent Traveller Rewards means all rewards provided through the Program other than Frequent Traveller Rewards including shopping, dining, entertainment, financial services, travel, unique experience rewards and such other rewards as may be added from time to time.

Points means Membership Rewards Points earned under the Program.

Program means the American Express Membership Rewards Program and includes both the Frequent Traveller Rewards and the Non-Frequent Traveller Rewards.

Program Account means the Membership Rewards Program Account opened for a Cardmember.

Program Administrator means the authorised representative of a Company for the purpose of the Program.

Rewards means Frequent Traveller and Non-Frequent Traveller Rewards.

"Points + \$" redemption means a redemption made under the American Express Membership Rewards Program through the use of Points and payment charged to the Cardmember's Card.

2. Eligibility and Enrolment

2.1 Participation in the Program (either with or without the Frequent Traveller Option) is open to all Cardmembers whose Card Accounts are billed in Hong Kong dollars from Hong Kong subject to the approval of Amex, with the following exceptions:

- (i) Cardmember's enrolment in the Program is subject to the approval of the Cardmember's Company and American Express. Enrolled Cards from the same Company cannot be pooled into one Program Account. Any Points earned in respect of a Card accrue to the respective Cardmember for his/her personal use and not to the Card Account.
- 2.2 Except as otherwise restricted herein, all Cardmembers enrolled in the Program and who pay the annual fee may redeem Non-Frequent Traveller Rewards. Cardmembers who enroll in the Program with the Frequent Traveller Option and pay the annual fee may also redeem Frequent Traveller Rewards.
- 2.3 Points earned by any additional cards will automatically accrue to the Card Account. Additional Cards cannot be enrolled separately from the Card.
- 2.4 Business Travel Accounts and other non-Card Accounts are not eligible to participate.
- 2.5 Only Card Accounts in good standing (i.e., not overdue or in collection) at the Enrolment Date are eligible for enrolment.
- 2.6 Cardmembers who are existing holders of any other American Express cards in his/her individual capacity (hereinafter abbreviated as "Personal Card(s)") may enrol in the Program provided that all Points earned in respect of a Card are separate and distinct from any Points that a Cardmember may earn in respect of his/her Personal Card(s), and the two cannot be linked, pooled or otherwise used interchangeably unless otherwise provided for in the Terms & Conditions of the Program.

3. Fees

- 3.1 **Frequent Traveller Option**
There is an annual fee of HK\$400 for the Hong Kong dollar Cards for participation in the Program with the Frequent Traveller Option. Cardmembers who have selected the Debit Points Fee Option will be able to redeem a waiver of their annual fee with 12,000 Points for the HK\$ Card. Should there be insufficient Points accumulated in the Cardmember's Program Account at the time when the annual fee is due and payable so that the Debit Points Fee Option cannot be exercised, the full annual fee will be charged to the Card and be payable by the Cardmember.
- 3.2 **Program with Non-Frequent Traveller Option**
Enrolment in the Program with Non-Frequent Traveller Option is currently available to HK\$ Cards only. There is an annual fee of HK\$120 for enrolment in the Program with Non-Frequent Traveller option. Cardmembers who have selected the Debit Points Fee Option will be able to redeem a waiver of their annual fee with 3,600 Points. Should there be insufficient Points accumulated in the Cardmember's Program Account at the time when the annual fee is due and payable so that the Debit Points Fee Option cannot be exercised, the full annual fee will be charged to the Card and be payable by the Cardmember.
- 3.3 Annual fees are payable with respect to each Card participating in the Program and will not be waived even if the Cardmember maintains other cards and/or Membership Rewards accounts with American Express. Annual fees are to be paid by the Cardmember in advance and will be charged to the Card on the Enrolment Date and annually thereafter, except in the case of reinstatement, where it will be billed on the reinstatement date, or where the Debit Points Fee Option is exercised. Annual fees paid are non-refundable. Amex will cancel the Card enrolment in the Program if the annual fee is not paid within 45 days after the date of the statement on which the fee is first billed unless the annual fee is waived under the Debit Points Fee Option. A Cardmember may request cancellation of enrolment in the Program within 30 days from each anniversary of the Enrolment Date and any debit entries relating to the annual fee charged to the Cardmember Account will be reversed.

4. Points Accrual

- 4.1 Subject to any other Terms and Conditions set out below and any promotional offers or bonus programs: Every Card enrolled in the Program will accrue.
 - (i) One (1) Point in the Program Account for every full HK\$1 spent on eligible purchase of goods and services, charged and billed on the Cardmember's Card;
 - (ii) Two (2) Points for every full HK\$1 (or equivalent) spent on foreign currency transactions which are eligible purchases of goods and services made in a currency other than Hong Kong Dollars ("HKD") or Ren Min Bi ("RMB"), charged and billed on the Cardmember's Card ("Foreign Currency Spend");
 - (iii) Two (2) Points for every full HK\$1 spent on eligible transaction made at selected merchants, charged and billed on the Cardmember's Card ("Selected Merchant Accelerated Earn").

For the avoidance of doubt, if any spend fulfills more than one spent category above simultaneously, Point will be accrued in the category that is favourable to Cardmember.



4.2 Notwithstanding Paragraph 4.1, Point(s) will not be accrued for non-eligible purchases or transactions. Please refer to the following website for a list of non-eligible purchases or transactions, which is non-exhaustive and is subject to change from time to time: Please visit americanexpress.com/content/dam/amex/hk/shared/Corporate-Accelerated-Earn-Merchant-List_EN.pdf

4.3 To earn the Foreign Currency Spend, notwithstanding Paragraph 4.2, the foreign currency spend has to be settled in a selected foreign currency. Selected foreign currency means any currency other than HKD and RMB. If a transaction is converted into HKD prior to being submitted to Amex, the two (2) Points for the Foreign Currency Spend will not be applied on that spend. Regarding the RMB spend, every full RMB\$1 spent on eligible transactions will be converted into HKD to be settled and the Point(s) will be accrued in the Program Account thereafter based on the converted HKD amounts in accordance with the Paragraph 4.1.

Payments for online transactions made in HKD or RMB will also not be considered as Foreign Currency Spend. Foreign Currency Spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.

4.4 To earn the Selected Merchant Accelerated Earn –

(i) The eligible transactions must be made through the selected merchants directly or through their website and charged and billed in HKD.

For the list of the selected merchants, and additional criteria (if any), is subject to change from time to time by Amex, please visit americanexpress.com/content/dam/amex/hk/shared/Corporate-Accelerated-Earn-Merchant-List_EN.pdf for more details.

(ii) In addition to the Paragraph 4.2, the Selected Merchant Accelerated Earn will not be applicable if the transaction is:

(a) made via third-party payment. Your transaction will not be qualified if it is not made directly with the selected merchant. In addition, in most cases, you will not earn the Selected Merchant Accelerated Earn if your transaction is made with an electronic wallet or through a third party including authorized retailers or resellers and online market places or if the merchant uses a mobile or wireless card reader to process it; or

(b) made via a third-party establishment (for example a flight/hotel stay package made via a 3rd party travel agent and payment made at hotel counter upon check-out, or smartphone purchased via a 3rd party electronics retailer); or

(iii) Notwithstanding of the foregoing, if the selected merchant is the airline company, the Selected Merchant Accelerated Earn will also not be applicable if the transaction is:

(a) for charter flights or private jet flights, or

(b) for flights that are part of travel packages, tours, or cruises sold via an airline, or

(c) for accommodation, car rental, or cruises bookings made via an airline, or

(d) for In-flight sales, or

(e) for Frequent Flyer Programs

4.5 Adjustments will be made to the Points accrued in a Program Account if there are any credits posted in relation to a Card on that particular Program Account, including those arising from returned goods or services or from billing disputes.

4.6 Points accrued in a Program Account are not the property of the Cardmember and are non-transferable, whether by operation of law or otherwise, either to any other person or entity or Program Account.

4.7 Points accrued in the Program Account have no cash or monetary value.

4.8 No Points will be accrued for any utility, gas and electricity payment on Cardmembers' Card Accounts.

4.9 Points (including any bonus Points) accrued for charges in a monthly statement will be forfeited if Amex does not receive the full payment for any Card (as may be applicable as set out in the relevant Cardmember Agreement) by the due date specified in that monthly statement (a "Missed Payment"). Any deduction of Points for a Missed Payment will be reflected in future statements. Notwithstanding the foregoing, after the Cardmember settles the Missed Payment in full, the Cardmember may request that Amex reinstates the relevant deducted Points provided the Card Account or the Cardmember Account has not been suspended or cancelled, and no more than 90 days have lapsed from the due date of that Missed Payment. If Amex approves such a request for reinstatement, a reinstatement fee of HK\$50 will be charged to the Card Account or Cardmember Account. A separate reinstatement fee will also be payable in respect of each Card Account or Cardmember Account, and for each billing period for which Points are reinstated.

5. Points Expiration

5.1 Frequent Traveller Option Points

There is no expiry date for Points earned by Frequent Traveller Option enrollees while participating in the Program provided, however, American Express reserves the right to institute an expiry date for Points whether Points have been already accrued or accrued thereafter.



If a Frequent Traveller Option enrollee later cancels enrolment, Points already earned that have not been redeemed for rewards or transferred to any participating Frequent Customer Program can be carried over for up to 30 days after cancellation.

5.2 Non-Frequent Traveller Rewards Points

There is no expiry date for Points earned by Non-Frequent Traveller Option enrollees while participating in the Program, provided, however, American Express reserves the right to institute an expiry date for Points whether Points have been already accrued or accrued thereafter.

If a Non-Frequent Traveller Option enrollee later cancels enrolment, Points already earned that have not been redeemed for rewards can be carried over for 30 days after cancellation.

5.3 Non-Frequent Traveller Points Transferred to Frequent Traveller Option

If Non-Frequent Traveller Rewards enrollees later enroll in the Frequent Traveller Option, there will be no expiry date for Points already earned in the Enrolment Year they transfer enrolment to the Frequent Traveller Option.

6. Notice of Accumulated Points

American Express will notify the Cardmember in the monthly Card statement of the Account of the number of Points accrued at the statement date.

7. Points Redemption

7.1 Points may be converted or redeemed provided all Accounts are in good standing at the time of the redemption request (including a request to transfer Points to participating Frequent Customer Programs). Any Card Account being more than thirty (30) days overdue is not in good standing and will cause the Program Account to be suspended so that no Points may be converted or redeemed. To resume conversion or redemption of the Points, the Cardmember has to restore all Accounts to good standing by paying down the overdue amount of each Account.

7.2 Points accrued in the Cardmember's Program Account can only be redeemed by the Cardmember.

7.3 By redeeming a reward, the Cardmember releases American Express, its subsidiaries and affiliates from any and all liability regarding the redemption or use of any reward, or other participation in the Program.

7.4 Any dispute concerning goods or services received as a reward under the Program shall be settled between the Cardmember and the Service Establishment which supplied the goods or services. American Express will bear no responsibility for resolving such disputes, or for the dispute itself.

7.5 American Express is not responsible for lost or stolen rewards, reward vouchers, certificates, or tickets.

7.6 Redeemed rewards are not exchangeable for other rewards, or refundable, replaceable, or transferable for cash or credit under any circumstances.

7.7 Once accrued Points in a Cardmember's Program Account have been redeemed for any reward in the Program including a transfer of Points to a participating Frequent Customer Program, such Points cannot be transferred back into the Cardmember's Program Account.

7.8 Information supplied on the redemption of certain rewards may be used by American Express or the Service Establishments that provide the rewards for administrative and marketing purposes.

7.9 American Express reserves the right to cancel, change or substitute the rewards or the reward conditions at any time with or without notice.

8. Redeeming Non-Frequent Traveller Rewards

8.1 All rewards are subject to availability and certain restrictions may apply. The redemption procedure and the Terms & Conditions of each reward are set forth in the rewards voucher issued to the Cardmember.

8.2 Any additional meals, transportation or accommodation arrangements made in connection with any reward will be the sole responsibility of the Cardmember.

8.3 In the event that the reward takes the form of a privilege card or a cash voucher, should the Cardmember purchase goods or services in excess of the value noted on the cash voucher, the Cardmember must use the Card or cash to settle payment or the difference to the participating Service Establishment.

- 8.4 Unless otherwise specified, the shopping reward in the form of a privilege card or a cash voucher cannot be used in association with other special offers offered by the Service Establishments or during sales.
- 8.5 Unless otherwise specified, all dining rewards which take the form of a set menu, are inclusive of service charge but not inclusive of alcoholic drinks and other beverages.
- 8.6 Issuance of a dining or travel rewards voucher does not constitute a reservation. The rewards voucher holder is responsible for making all reservations and notifying the participating Service Establishments of the reward(s) they are going to redeem.
- 8.7 Other American Express Card benefits (e.g. the Purchase Protection Plan) which are activated by Card use, do not apply to goods or services received as rewards under the Program.

9. Redeeming Frequent Traveller Rewards

- 9.1 Points may be converted into any one or more participating Frequent Customer Programs.
- 9.2 To convert accrued Points to any participating Frequent Customer Program, the Cardmember must first join or be a member of the applicable Program. Enrolment in such Programs is the Cardmember's responsibility.
- 9.3 The conversion rates for Points into participating Frequent Customer Programs, minimum Point transfers and incremental transfers vary among participating Frequent Customer Programs and details are communicated on a regular basis. In any event, Cardmembers should telephone the Membership Rewards Hotline for up-to-date details.
- 9.4 Cardmembers are subject to and must comply with the Terms & Conditions applying to participating Frequent Customer Programs in which they are enrolled.
- 9.5 American Express assumes no responsibility for Points converted from a Cardmember's Program Account into a participating Frequent Customer Program or for the actions of any participating airline or hotel in connection with its Frequent Customer Program or otherwise.
- 9.6 Any airline or hotel's participation in the Program is subject to change with or without notice.
- 9.7 American Express Card travel insurance and benefits including, but not limited to, those listed below, will not apply to flights taken with Frequent Flyer tickets, including Frequent Flyer tickets obtained by using Points converted from a Program Account:
 - Travel Accident Insurance
 - Travel Inconvenience Reimbursement Plan,

Cardmember insurance and travel benefit Programs expressly offering an option for Frequent Flyer ticket coverage are an exception to the foregoing, but only if the Cardmember has enrolled in such and has paid the fee for, and otherwise complied with the Terms & Conditions of the particular Program.

- 9.8 Participation and availability of any Frequent Customer Program(s) is subject to change with or without prior notice.

10. Program Account

- 10.1 If any Card Account held by the Cardmember is not in good standing, the Cardmember's enrolment in the Program may be cancelled or Points accrued in the Program Account may be forfeited. A Cardmember's enrolment in the Program may also be cancelled or Points accrued may be forfeited due to the Cardmember's failure to adhere to the Terms & Conditions governing the Card or the Program. The Company Program Administrator may also cancel the enrolment of the Cardmember.
- 10.2 If a Cardmember cancels all Cards, or if for any reason Amex cancels any Card Account(s), any Points accrued in the Program Account will at the discretion of American Express be suspended and will not be capable of conversion or redemption. If the Cardmember reinstates any Card Account(s), or if American Express reinstates the Card Account(s) within one year of cancellation, any Points accrued in the Cardmember's Program Account may be converted into a participating Frequent Customer Program or redeemed for rewards subject to the Terms & Conditions of the Program.
- 10.3 If an eligible Cardmember who has more than one Card Account, voluntarily cancels any such Card Account and at least one Card Account remains, any Points accrued in the Program as a result of charges billed to the cancelled Card may be transferred to any remaining Card Account in his or her name.



11. General

- 11.1 American Express assumes no responsibility for any loss of whatever nature resulting from the redemption of either Frequent Traveller or Non-Frequent Traveller Rewards.
- 11.2 American Express can suspend or terminate the Program at any time it deems necessary. In such a case, American Express shall give advance written notice to Cardmembers.
- 11.3 American Express reserves the right to change the Program Terms & Conditions at any time.
- 11.4 Fraud and abuse relating to the earning of Points in the Program or redemption of rewards, including a transfer of Points to participating Frequent Customer Programs, may result in forfeiture of accrued Points as well as cancellation of a Cardmember's Program Account.
- 11.5 All questions or disputes regarding eligibility for the Program or the eligibility of Points for accrual or redemption of rewards including transfer of Points to a participating Frequent Customer Program, will be resolved by American Express at its sole discretion and the decision of Amex shall be final.
- 11.6 The Program Account is not transferable.
- 11.7 American Express's failure to enforce a particular Term or Condition does not constitute a waiver of that Term or Condition by American Express.
- 11.8 If there is any difference between the English language text of these Terms & Conditions and the Chinese language text, the English language text should for all purposes be considered definitive.



會員積分計劃條款及細則(美國運通公司卡會員專用)

1. 定義

「**美國運通、我們、我們的**」一指美國運通國際股份有限公司、其附屬公司及被認可人。

「**公司卡會員、你或你的**」一指以其名義為某企業或其他組織所開立的美國運通公司卡賬戶或公司金卡賬戶的人士。

「**公司卡**」一指港元公司卡或公司金卡，其賬戶號碼以3763 7或3769 7為首。

「**公司卡戶口**」一指美國運通就其發出美國運通公司卡或美國運通公司金卡的有關公司或其他組織的賬戶。

「**公司卡會員戶口**」一指個別公司卡會員之戶口。

「**扣減積分費用選擇**」一指選擇利用在本計劃下累積積分，以換取豁免公司卡會員在參加本計劃時及其後每段接續十二(12)個月期間所須繳付之本計劃年費。

「**有關公司**」一指以其名義開立美國運通公司卡或公司金卡戶口的公司或組織。

「**參加計劃日**」一指美國運通接獲會員申請參加計劃的月份之首日，不論該申請是否附有外遊常客選擇。如從一個計劃轉至另一計劃，參加計劃日仍維持不變。

「**參加計劃年度**」一指由參加計劃日起的十二(12)個月期間，及往後的每一接續十二(12)個月期間。

「**常客計劃**」一指參與本計劃之航空公司飛行獎勵計劃或酒店獎勵計劃。

「**外遊常客選擇**」一指選擇透過本計劃換取外遊常客類別大賞。

「**外遊常客類別大賞**」一指積分轉往常客計劃，以換取該等計劃的大賞和不時附加的其他獎項。

「**連結賬戶**」一指基本卡會員持有的所有已參加本計劃及已連結作累積積分用途的符合條件卡賬戶。只有以相同貨幣結算的卡才能連結。美國運通會指定其中一個連結賬戶為“主賬戶”。

「**非外遊常客選擇**」一指選擇透過本計劃換取非外遊常客類別大賞。

「**非外遊常客類別大賞**」一指透過本計劃所提供的所有大賞，包括消閒購物、美膳佳餚、娛樂精粹、理財服務、度假旅程及難忘體驗大賞等，與及不時附加的其他獎項，但外遊常客類別大賞則除外。

「**積分**」一指按本計劃所得的會員積分計劃分數。

「**本計劃**」一指美國運通會員積分計劃，包括外遊常客類別大賞及非外遊常客類別大賞。

「**計劃戶口**」一指為公司卡會員所開立之會員積分計劃戶口。

「**計劃管理人**」一指就本計劃而言，有關公司的獲授權代表。

「**大賞**」一指外遊常客及非外遊常客類別大賞。

「**分+\$**」換領禮品一指會員透過美國運通積分計劃，以積分及其運通卡付款以換取大賞。

2. 參加資格及參加手續

2.1 經由美國運通批准後，持有從香港以港元發單的公司卡戶口的所有公司卡會員均可參加本計劃（不論是否附有外遊常客選擇），惟以下情況除外：

2.2 除非本條款及細則另有限制，參加本計劃並且繳付計劃年費之所有公司卡會員，均可換取非外遊常客類別大賞。以附有外遊常客選擇方式參加本計劃及繳付有關計劃年費之公司卡會員亦可換取外遊常客類別大賞。

2.3 任何附屬卡所取得之積分，將自動歸於所屬之公司卡戶口名下所有。附屬卡會員不可獨立參加本計劃。

- 2.4 商務旅遊戶口及其他非公司卡戶口均不得參加本計劃。
- 2.5 所有公司卡戶口於參加計劃日，必須狀況良好（即沒有逾期未繳或在追討中之賬項）。
- 2.6 公司卡會員如以個人身份在現時持有任何其他美國運通卡（以下簡稱“個人卡”），可參加本計劃，惟就公司卡所獲得之所有積分與公司卡會員就其個人卡可獲得之任何積分須分開及有所區別，除本計劃之條款及細則另有規定外，兩者不能被相連、匯集或以其他方式互相交替使用。

3. 費用

3.1 外遊常客選擇

以附有外遊常客選擇方式參與本計劃之港元公司卡須繳付年費400港元。選擇了扣減積分費用選擇之港元公司卡會員將可運用12,000分積分以換取豁免其年費。若在到期繳付年費之時，公司卡會員之計劃戶口內並沒有累積足夠之積分，以致不能行使扣減積分費用選擇，全數年費將會被記入公司卡賬上及應由公司卡會員繳付。

3.2 非外遊常客選擇之計劃

目前，只有港元公司卡可參加非外遊常客選擇之計劃。以非外遊常客選擇方式參加本計劃須繳付年費120港元。選擇了扣減積分費用選擇之公司卡會員將可運用3,600分積分，以換取豁免其年費。若在到期繳付年費之時，公司卡會員之計劃戶口內並沒有累積足夠之積分，以致不能行使扣減積分費用選擇，全數年費將會被記入公司卡賬上及應由公司卡會員繳付。

- 3.3 每張參加本計劃之公司卡均須繳付年費，即使公司卡會員在美國運通持有其他卡及/或會員積分計劃戶口，亦不會獲豁免年費。年費須由公司卡會員預先繳付及將會在參加計劃日及其後每年在公司卡上記賬，但公司卡會員取消會籍後重新加入本計劃，在此情況下將以重新登記日期為計算收取計劃年費的基準，或行使扣減積分費用選擇的情況除外。已繳付之年費不予退還。如在就年費首次發單之結單日期後45天內未能繳付年費，美國運通將取消該公司卡參加本計劃之登記，年費在扣減積分費用選擇下獲豁免則除外。公司卡會員可在參加計劃日的每個週年日起30天內要求取消參加本計劃之登記，而與記入公司卡會員戶口上之年費有關之任何借方記項將會被撤銷。

4. 積分累積方法

- 4.1 受以下所列及任何促銷優惠或獎勵計劃的任何其他條款及細則約束：

已參加本計劃的每張卡將會累積。

- (i) 憑入賬到會員卡賬戶的合資格購買貨品及服務消費每滿港幣1元，可於計劃賬戶中累積一（1）積分；
- (ii) 憑入賬到會員卡賬戶，以港幣或人民幣以外貨幣簽賬的合資格購買貨品及服務消費（“外幣消費”）每滿港幣1元（或等值）可累積兩（2）積分；
- (iii) 憑入賬到會員卡賬戶之指定商戶消費每滿港幣1元，可於計劃賬戶中累積兩（2）積分（“指定商戶雙倍積分”）。

如果任何消費同時滿足上述超過一項消費類別，積分將會根據對會員比較有利的類別累積。

- 4.2 儘管有第4.1段條文的規定，不符合資格的購買或交易將不會累積積分。請參閱以下網站所列出不符合資格的購買或交易清單，該清單並非詳盡無遺及會不時更改：americanexpress.com/content/dam/amex/hk/shared/Corporate-Accelerated-Earn-Merchant-List_CN.pdf

- 4.3 儘管有第4.2段條文的規定，外幣消費必須以指定外幣結算方可賺取外幣消費積分。指定外幣指港元及人民幣以外的任何貨幣。如果交易在提交至美國運通之前已兌換成港幣，則外幣消費的兩（2）積分將不適用於該消費。關於人民幣消費，合資格消費每滿人民幣1元將兌換成港幣作計算，兌換成港幣的金額將根據第4.1段條文累積積分至計劃賬戶。

以港幣或人民幣進行的網上交易將不被視為外幣消費。外幣消費不包括費用，其中包括但不限於「運通財」現金提款費用和其他費用。

4.4 賺取指定商戶雙倍積分 -

- (i) 合資格交易必須直接通過指定商戶或通過其網站進行，並以港幣計算及入賬。美國運通會不時更改指定商戶的名單和附加條件（如有），查閱詳情請瀏覽：americanexpress.com/content/dam/amex/hk/shared/Corporate-Accelerated-Earn-Merchant-List_CN.pdf
- (ii) 除第4.2段條文外，指定商戶雙倍積分將不適用符合以下情況的交易：
 - (a) 通過第三方支付。如交易並非直接通過指定商戶進行，該交易將不符合資格。此外，在大多數情況下，如果您的交易是使用電子錢包或通過第三方包括授權零售商或轉銷商和網上交易平台進行，或者如果商戶使用移動或無線讀卡機處理交易，您將無法獲得指定商戶雙倍積分；或

(b) 通過第三方機構進行交易（例如，通過第三方旅行社購買的航班/酒店住宿套餐，於退房時在酒店櫃檯付款，或通過第三方電子產品零售商購買的智能手機）；或

(iii) 儘管有上述規定，如指定商戶為航空公司，則指定商戶雙倍積分將不適用符合以下情況的交易：

- (a) 包機或私人飛機航班，或
- (b) 通過航空公司銷售，屬於旅行套票、旅行團或遊輪旅程一部分的航班，或
- (c) 通過航空公司預訂的住宿、汽車租賃或遊輪旅程預訂，或
- (d) 航班上銷售，或
- (e) 飛行常客獎勵計劃

4.5 就與某計劃賬戶相連的公司卡而言，如任何因該公司卡記賬於該賬戶的簽賬出現包括任何因退還商品或服務或涉及簽賬爭議的簽賬，而獲得積分，將會在計劃賬戶內作出相應之調整。

4.6 本計劃賬戶內的累積積分並非公司卡會員的財產，亦不能循法律途徑或因其他原因轉讓給其他人士或機構或本計劃賬戶。

4.7 本計劃賬戶內累積的積分並沒有任何現金或金錢上的價值。

4.8 所有經美國運通卡賬戶繳付煤氣費、電費及公營機構簽賬將不會賺取任何積分。

4.9 如美國運通在月結單指定的到期日前未有收到（根據有關卡會員協議可能適用之）任何卡的全額付款（“逾期付款”），則月結單中累積的積分（包括任何獎勵積分）將被沒收。因逾期付款而扣除的任何積分將列於未來的月結單中。儘管有上述規定，卡會員全額繳付逾期付款後可以要求美國運通恢復相關已被扣除的積分，前提是有關卡賬戶或會員賬戶未被暫停或取消，並且由付款到期日起計算逾期不超過90天。如美國運通批准有關恢復積分申請，該卡賬戶或會員賬戶將收取港幣50元的恢復積分費。每個卡賬戶或會員賬戶，以及每個恢復積分的賬單週期將會分別收取恢復積分費。

5. 積分有效期

5.1 外遊常客選擇積分

外遊常客選擇參加者在參與本計劃期間所取得的積分沒有逾期無效日期，但美國運通保留就積分設定有效期的權利，不論積分經已累計獲得或在其後獲得。若外遊常客選擇參加者日後取消參加本計劃，其已取得但仍未換取大賞或轉往常客計劃的積分的有效期，將可在取消會籍後延續30天。

5.2 非外遊常客類別大賞積分

非外遊常客選擇參加者在參與本計劃期間所取得的積分沒有逾期無效日期，但美國運通保留權利對積分設立有效期限，不論積分經已累計獲得或在其後獲得。若非外遊常客參加者日後取消參加本計劃，其已取得但仍未換取大賞的積分，將可在取消會籍後延續30天。

5.3 非外遊常客積分轉至外遊常客選擇

若非外遊常客類別大賞參加者日後參加外遊常客選擇，其在轉為外遊常客選擇之參加計劃年度所累積的積分將不會有逾期無效日期。

6. 累計積分通知書

美國運通將在公司卡戶口的公司卡月結單上向公司卡會員列出截至該月結單日期為止所累積的積分數目。

7. 以積分換取消閒大賞

7.1 公司卡會員於要求以積分換取各消閒禮品時（包括將積分轉換為參與常客計劃的分數），會員必須為狀況良好。若果戶口內或運通卡賬戶出現逾期超過30日之未繳或在追討中賬項，計劃戶口內所有累積的積分將被停用而不可轉換或換領禮品。當會員已繳清綜合登記戶口內之逾期款項，會員之計劃戶口內所有累積積分將可恢復使用。

7.2 只有公司卡會員方可要求以其計劃戶口內所累積積分換取大賞。

7.3 當公司卡會員換取大賞後，美國運通、其附屬公司及聯號公司將不對有關換取的大賞或其使用或對本計劃的其他參與負上任何及所有的責任。

- 7.4 公司卡會員在換取或享用本計劃內之消閒大賞時，如對有關商品或服務有任何爭議，須由公司卡會員與提供商品或服務之有關商戶自行解決。美國運通毋須對爭議本身負責，亦沒有責任為雙方解決爭議。
- 7.5 任何消閒大賞、換領券、證明書或門券如有被竊或遺失，美國運通概不負責。
- 7.6 在任何情況下，已換取之消閒大賞一概不得退回、替換、取代或轉換現金或信貸或其他大賞。
- 7.7 每當公司卡會員以累計積分換取消閒大賞，包括將積分轉往參與本計劃之常客計劃後，該等積分將不得轉換回公司卡會員之計劃戶口內。
- 7.8 美國運通及提供該等消閒大賞的商戶可利用於換取某些消閒大賞時所提供的資料，作為行政或宣傳推廣之用。
- 7.9 美國運通保留在任何時間可取消、更改或取代各項消閒大賞項目或條款，而可毋須事先作出通知的權利。

8. 換取非外遊常客類別大賞

- 8.1 所有消閒大賞均需視乎供應情況及可能受到若干限制。有關各項大賞之換領程序、條款及細則，將在發予公司卡會員之換領券上列明。
- 8.2 任何與消閒大賞有關之額外膳食、交通或住宿安排，一概由公司卡會員自行負責。
- 8.3 換取優惠咭或現金券形式之消閒大賞，公司卡會員在該商戶選購貨品或享用服務時，其價值如超過現金券上所列明之價值，公司卡會員必須向參與商戶以公司卡簽賬或以現金支付兩者間的差額。
- 8.4 除非另行聲明，公司卡會員在使用優惠咭或現金券形式之消閒購物大賞時，不得與由該商戶所提供之其他形式優惠一併使用，亦不得在減價期內使用。
- 8.5 除非另行聲明，以套餐形式之美膳佳餚大賞已包括服務費，但不包括酒精類飲品及其他飲品。
- 8.6 簽發美膳佳餚、度假旅程類別大賞的換領券，並不等於有關商戶已為公司卡會員預訂位置及享用時間。換領券持有人須自行負責向有關商戶訂位，並通知有關商戶其即將換領的大賞。
- 8.7 以運通卡簽賬方可享有的其他美國運通卡會員權益，如運通購物保障，並不適用於在本計劃下換取作為禮品的貨品或服務。

9. 換取外遊常客類別大賞

- 9.1 9.1 公司卡會員可將積分轉往任何一個或多個參與本計劃之常客計劃。
- 9.2 將累計積分轉往本計劃之常客計劃，公司卡會員必須先加入成為有關計劃之會員，而公司卡會員須負責該等計劃之參加手續。
- 9.3 每個轉往常客計劃的積分轉換率、最低轉換分數及以後每次轉換分數的要求均有所不同。此等細節會以定期形式公佈，惟公司卡會員應致電會員積分計劃熱線查詢最新的資料。
- 9.4 公司卡會員必須遵守其所參與的常客計劃的適用條款及細則，並受其規限。
- 9.5 對於由公司卡會員之計劃戶口之積分轉換為常客計劃分數的積分，或與其常客計劃或其他方面有關的任何參與本計劃之航空公司或酒店之行動，美國運通概不負責。
- 9.6 參與本計劃之任何航空公司或酒店可能有變，而事先可以毋須作出通知。
- 9.7 使用飛行常客計劃機票之旅程，包括以自計劃戶口的積分換取之飛行常客計劃機票之旅程，將不能享用美國運通卡的旅遊保險及優惠（包括但不限於以下各項）：
- 旅遊意外保險
 - 旅遊延誤及損失保障，
- 各項註明專為飛行常客計劃機票而提供之公司卡會員保險及旅遊優惠計劃，則不包括在上述條文內，惟公司卡會員必須已登記參加該等計劃，及繳交有關費用，並遵守個別計劃的條款及細則。
- 9.8 對於提供及參與任何常客計劃之詳情如有變更，毋須事先作出通知。

10. 計劃戶口

- 10.1 如公司卡會員所持有的任何公司卡戶口內有逾期未繳或在追討中的賬項，公司卡會員於本計劃之會籍可能會被取消，而計劃戶口內所累積之積分亦可能作廢。如果會員未能遵守管限公司卡戶口或本計劃的條款及細則，本計劃的會籍也可能會被取消，而積分亦可能作廢。有關公司的計劃管理人亦可取消公司卡會員計劃的會籍。
- 10.2 若公司卡會員取消其所有公司卡，或美國運通基於任何原因取消任何公司卡戶口，其計劃戶口內任何累積的積分將由美國運通酌情決定暫停使用，不可轉換或換領大賞。若公司卡會員在一年內恢復其公司卡戶口，或美國運通在取消公司卡戶口的一年內恢復其戶口，其在計劃戶口內所累積的積分則可轉換為常客計劃分數，或換取消閒大賞，但須受本計劃之條款及細則所規限。
- 10.3 若擁有一個以上的公司卡戶口的合資格公司卡會員主動取消某個公司卡戶口，但仍然保留至少一個公司卡戶口，則可將由已取消之公司卡戶口內簽賬所累積的本計劃積分，轉至該公司卡會員名下之任何餘下的公司卡戶口內。

11. 一般細則

- 11.1 由換取外遊常客類別大賞或非外遊常客類別大賞所引致之任何性質的損失，美國運通概不負責。
- 11.2 美國運通可於任何其認為必須之時間，暫停或終止本計劃。一旦出現此情況，美國運通將以書面預先通知參加本計劃的公司卡會員。
- 11.3 美國運通保留於任何時間更改本計劃的條款及細則的權利。
- 11.4 關於在本計劃中累積積分或換取大賞（包括轉換積分為常客計劃分數）之舞弊或濫用情況，均可能導致已累積之積分作廢，甚至公司卡會員之計劃戶口被取消。
- 11.5 美國運通有全權決定所有有關本計劃之參加資格、積分累積或換取大賞（包括轉換積分為常客計劃分數）的問題或爭議，並擁有最終決定權。
- 11.6 計劃戶口不得轉讓。
- 11.7 美國運通如未能執行某項條款或細則，並不構成美國運通放棄該項條款及細則。
- 11.8 本條款及細則之中、英文本如有任何差別，一概以英文本為準。