



## American Express Explorer® Credit Card Welcome Offers Terms and Conditions

1. The Welcome Offers (as mentioned in clauses 3 to 6 of this Terms and Conditions) are only valid for approved American Express Explorer Credit Card applications that are submitted via designated websites and received by American Express International, Inc. ("American Express") between August 1 and December 31, 2022.
2. The specified offer cannot be changed after application is submitted. In case of any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your card or American Express Customer Service hotline at 2277 1010.
3. For Basic Cardmembers who submit their Card application online 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, Watson's Wine gift vouchers with a total value of HK\$300 will be sent to qualifying Basic Cardmembers within 12 weeks upon the transaction. Terms and Conditions of Watson's Wine gift vouchers apply, please refer to the overleaf of gift vouchers for details. Should Cardmember not receive the mentioned welcome offers within 12 weeks, please contact American Express Customer Service hotline.
4. Provided the Cardmember spends an aggregate of HK\$5,000 or above on his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, Watson's Wine gift vouchers with a total value of HK\$600 will be sent to qualifying Basic Cardmembers within 12 weeks upon reaching the spending threshold set out above. Terms and Conditions of Watson's Wine gift vouchers apply, please refer to the overleaf of gift vouchers for details. Should Cardmember not receive the mentioned welcome offers within 12 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn a total of 15 Membership Rewards® points for every HK\$1 at Watson's Wine stores and online store (including 3 basic points earned under the American Express Membership Rewards Program) in the first 3 months from the date of approval of the Basic Card, subject to the maximum of 600,000 points. American Express Explorer Credit Card Membership Rewards Program Terms and Conditions apply. For further details, please refer to [americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC\\_ENG.pdf](https://americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC_ENG.pdf).
6. Cardmember will earn a total of 5 Membership Rewards points for every HK\$1 on other local spending (including 3 basic points earned under the American Express Membership Rewards Program) in the first 3 months from the date of approval of the Basic Card, subject to the maximum of 600,000 points. American Express Explorer Credit Card Membership Rewards Program Terms and Conditions apply. For further details, please refer to [americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC\\_ENG.pdf](https://americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC_ENG.pdf).
7. The relevant Card must be valid and in good standing status at the time of receiving gift vouchers and Membership Rewards points. American Express reserves the right not to offer the welcome offers to Cardmembers who fail to fulfill the above conditions without prior notice.
8. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The

following charges **are not eligible** to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, American Express® Card annual fee, balance transfer, Express Cash and other cash services, 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](https://americanexpress.com/en-hk/rewards/membership-rewards/about-program).

9. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
10. The first year annual fee waiver is applicable within 12 months from the date of approval of the Basic Card. Thereafter, annual Card fee of **HK\$1,800** of the following year (include one Basic Card and two Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's annual spending on the Card is HK\$150,000 or above.
11. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
12. Existing American Express Explorer Credit Card Basic Cardmembers and applicants who held the Basic Card of American Express Explorer Credit 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 these Welcome Offers. American Express reserves the right to debit the original price of the Welcome Offers and first-year annual fee without prior notice.
13. If American Express Explorer Credit Card Basic Cardmember cancels the American Express Explorer Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offers without prior notice.
14. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
15. Should any dispute arise, the decision of American Express shall be final.
16. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.