



American Express Explorer® Credit Card Welcome Offer A Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for selected American Express Cardmembers who submit American Express Explorer Credit Card applications via designated promotional mailing, email, online channels or hotline, on or before June 30, 2025 and whose applications are successfully approved by American Express International, Inc. (“American Express”).
2. The specified Welcome Offer cannot be changed after the application is submitted. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.
3. First Transaction bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 days from the date of application submission, and upon any eligible transaction made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, Basic Cardmembers will receive 18,000 Membership Rewards® points. Membership Rewards points will be credited to the Basic Cardmember’s Membership Rewards Program Account within 8 weeks upon first transaction made. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
4. Welcome bonus: Provided the Cardmember spends an aggregate of HK\$5,000 or above on his or her Basic and / or Supplementary Cards in the first 3 months of Basic Card approval, the Basic Cardmember will receive 126,000 Membership Rewards points. Membership Rewards points will be credited to the Basic Cardmember’s Membership Rewards Program Account within 8 weeks upon first transaction made. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. Cardmembers will earn additional 7.25 Membership Rewards points for every HK\$1 equivalent spent in eligible foreign currencies at any merchants in the first 3 months of Basic Card approval, subject to a maximum of 902,973 points. For example, Cardmembers who successfully enrolled “Foreign Currencies and Travel Spend Offers (both Offer 1 & Offer 2)” and spend HK\$1 equivalent eligible spent in foreign currencies in the first 3 months of Basic Card approval on or before June 30, 2025, Cardmembers will earn a total of up to 18 points for every HK\$1 equivalent spent in eligible foreign currencies, subject to a maximum of 1,440,000 points, based on HK\$ 124,578 equivalent eligible spent in foreign currencies, Cardmembers can earn a total of 1,370,000 points from below “7.25 Welcome Bonus” + “3X on Foreign Currencies Spend” + enrolled “0.75X Additional Bonusing”; Enrolled “7X Additional Bonusing” which capped at 70,000 points.

7.25X	Foreign Currencies Welcome Bonus	“7.25 Welcome Bonus”: Cardmembers will earn additional 7.25 points for every HK\$1 equivalent spent in eligible foreign currencies transaction at any merchants in the first 3 months of Basic Card approval, subject to a maximum of 902,973 points.
3X	American Express Membership Rewards Program	“3X on Foreign Currencies Spend”: Eligible Cardmembers will accrue 3 points on Foreign Currencies Spend for every eligible HK\$1 (or equivalent) billed to the Eligible Card. Enrollment is not required.

0.75X	Foreign Currencies and Travel Spend Offer Offer 1	“0.75X Additional Bonusing”: Enrollment is required. During each calendar quarter (i.e. January 1 – March 31 or April 1 – June 30) and after enrollment, the enrolled Cardmembers will start earning additional 0.75 points for every HK\$1 equivalent spent in foreign currencies from Eligible Transaction. Offer is valid till June 30, 2025.
7X	Foreign Currencies and Travel Spend Offer Offer 2	“7X Additional Bonusing”: Enrollment is required. During each calendar quarter (i.e. January 1 – March 31 or April 1 – June 30) and after enrollment, the enrolled Cardmembers will start earning additional 7 American Express Membership Rewards points for every HK\$1 equivalent spent in the first HK\$10,000 (or equivalent) in foreign currencies from Eligible Transaction. Offer is valid till June 30, 2025.

American Express Explorer Credit Card Membership Rewards Program and Foreign Currencies and Travel Spend Offer Terms and Conditions apply. For further details, please refer to americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorercredit-card/TnC_ENG.pdf and americanexpress.com/en-hk/benefits/offers/travel/explorer-overseas-spend-offer.

6. The relevant Card must be valid and in good standing status at the time of receiving the statement credit and Membership Rewards points. American Express reserves the right not to offer any statement credit or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.
7. 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 3 to 5 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), transactions in local auction houses billed in Hong Kong dollars, Charges processed and billed prior to the Enrollment Date of American Express Membership Rewards program, 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, 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 and the points accrual earn rate for spending at different merchants, please refer to americanexpress.com/en-hk/rewards/membership-rewards/terms.
8. Foreign currency means any currency other than Hong Kong dollars. If a transaction is converted into Hong Kong dollars prior to being submitted to American Express foreign currency spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. Foreign currency spend excludes charges and other fees. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars and this charge does not count toward the Spending Requirement of the Welcome Offer as mentioned in clauses 3 to 5 of the Terms and Conditions. For more information regarding charges made in foreign currencies, please refer to americanexpress.com/hk/en/cma-and-fees for the relevant Cardmember Agreement.
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\$2,200** of the following year (including 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 Welcome Offer and first-year annual fee waiver. American Express reserves the right to debit the original price of the first-year annual fee from such Cardmember's account 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 Offer 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.



American Express Explorer® Credit Card Welcome Offer B Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for selected American Express Cardmembers who submit American Express Explorer Credit Card applications via designated promotional mailing, email, online channels or hotline, on or before June 30, 2025 and whose applications are successfully approved by American Express International, Inc. ("American Express").
2. The specified Welcome Offer cannot be changed after the application is submitted. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.
3. First Transaction bonus: For Basic Cardmembers who submit their Card application 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 month of Basic Card approval, the Basic Cardmember will receive a HK\$100 statement credit. The HK\$100 statement credit will be credited to Eligible Card account within 8 weeks upon the transaction. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
4. Welcome bonus: Provided the Cardmember spends an aggregate of HK\$5,000 or above on his or her Basic and / or Supplementary Cards in the first 3 months of Basic Card approval, the Basic Cardmember will receive a HK\$500 Klook voucher. The voucher is applicable to Klook's local activities only. To redeem the voucher, Cardmembers must checkout with their newly approved American Express Explorer Credit Card for a single transaction with HK\$500.01 or above and successfully enter the designated promo code at the Klook checkout page. All payment via eWallet or third party payment applications/ platforms (including but not limited to Payme, Apple Pay, Google Pay, Samsung Pay, WeChat Pay and AlipayHK) are not applicable in the Promotion. Non-applicable activities apply and Terms and Conditions of Klook voucher apply, please refer to the redemption letter for the details. The redemption letter of the HK\$500 Klook voucher will be sent to qualifying Basic Cardmember within 16 weeks upon the Cardmember reaching the spending threshold. Should Cardmember not receive the redemption letter within 16 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn 9 Membership Rewards® points for every HK\$1 eligible spent in local currency with any merchants (including the 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 1,320,000 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.
6. The relevant Card must be valid and in good standing status at the time of receiving the statement credit and Membership Rewards points. American Express reserves the right not to offer any statement credit or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.

7. 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 3 to 5 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), transactions in local auction houses billed in Hong Kong dollars, Charges processed and billed prior to the Enrollment Date of American Express Membership Rewards program, 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, 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 and the points accrual earn rate for spending at different merchants, please refer to americanexpress.com/enhk/rewards/membership-rewards/terms.
8. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
9. 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\$2,200** of the following year (including 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.
10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. 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 Welcome Offer and first-year annual fee waiver. American Express reserves the right to debit the original price of the first-year annual fee from such Cardmember's account without prior notice.
12. 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 Offer without prior notice.
13. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
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