



American Express Explorer® Credit Card

Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for American Express Explorer Credit Card applications that are submitted online via dedicated URLs by selected American Express Cardmembers and approved by American Express International, Inc. ("American Express") between September 14, 2026 and December 31, 2026 (both dates inclusive).
2. The specified offer cannot be changed after the online application is submitted.
3. Octopus Top-up 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 a successful single top-up net spending of HK\$600 or above for Octopus on iPhone, Apple Watch or Android device with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, the Basic Cardmember will receive HK\$50 statement credit.
4. Welcome Bonus for local spending: Provided the Basic Cardmember spends an aggregate of HK\$8,000 or above in local spending settled in Hong Kong Dollars with his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive 96,000 Membership Rewards points
5. Extra Welcome Bonus: Provided the Basic Cardmember spends an aggregate of HK\$30,000 or above in eligible spending (including local and overseas spending) with his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive extra 282,000 Membership Rewards points.
6. Basic Cardmembers who have fulfilled the spending requirements stated in Clauses 3 to 5 may enjoy the Welcome Bonuses stated therein concurrently. Membership Rewards points or statement credit earned under the Welcome Spending Bonus will be credited to the eligible Basic Cardmember's Membership Rewards Program Account within 12 weeks upon fulfilling the spending requirements. 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. Should the Cardmember not receive the above Welcome Offer within 12 weeks, please call the 24-hour enquiry hotline shown at the back of the Card or our customer service hotline at 2277 1010.
7. The relevant Card must be valid and in good standing status at the time of receiving the Membership Rewards points. American Express reserves the right not to offer any Membership Rewards points 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 types of charges **are not eligible** to earn for the Welcome Offer as mentioned in clauses 4 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 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.
9. 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.

10. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$120,000.
11. 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 (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.
12. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
13. If the 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 any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
17. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.