



## American Express Explorer® Credit Card Referral Program Lucky Draw ("Promotion") Terms and Conditions:

1. Promotion commences on February 10, 2025 and ends on May 9, 2025, both dates inclusive ("Promotion Period").
2. Promotion is only valid for the American Express Explorer Credit Card applications that are received within the Promotion Period. American Express Explorer Credit Card Basic Cardmembers ("Referrer") must be an American Express Explorer Credit Card Basic Cardmember that the Card is issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Explorer Credit Card"). The referred potential new customer ("Referee") must apply for the Eligible Explorer Credit Card via the specific referral link from Referrer within the Promotion Period and the Referee's Card application is approved on or before May 31, 2025 to allow both Referrer and Referee to participate in the Promotion.
3. Referrer's lucky draw chance: Referrer as stated in clause 2 of this Terms and Conditions will be entitled to 1 lucky draw chance for each successful referral. Referrer will be entitled to 10 times the number of successful referrals of lucky draw chances upon 4 or more successful referrals during the Promotion Period. Each Referrer can be entitled to a maximum of 200 chances to enroll in the lucky draw within the Promotion Period. Please refer to below table for examples:

No. of successful referral	Lucky draw chances
1	1 lucky draw chance
2	2 lucky draw chances
3	3 lucky draw chances
4 - 19	10 times the number of successful referrals of lucky draw chances
20 or above	200 lucky draw chances (10 times the number of successful referrals of lucky draw chances, capped at 200 chances)

4. Referee's lucky draw chance: Referee as stated in clause 2 of this Terms and Conditions who successfully apply for the Eligible Explorer Credit Card online via the specific referral link from Referrer within the Promotion Period will be entitled to 1 lucky draw chance.
5. Each Eligible Referrer and Referee is only eligible to win one prize within the Promotion Period.
6. Lucky Draw
  - a. There will be 33 winners in total for the Lucky Draw. Winners will be drawn randomly by a computer system on June 17, 2025. Lucky draw prizes as below:

Prize ranking	Prize	Quota
Grand Prize	Cruise Travel Voucher, valued at HK\$50,000	1



Second Prize	Japan Travel Voucher, valued at HK\$30,000	1
Third Prize	South Korea Travel Voucher, valued at HK\$20,000	1
Fourth Prize	Klook E-Gift Card, valued at HK\$1,000	30

- b. Winners will be notified either by announcement telephone or letter within 8 weeks after the Draw Date. Eligible Explorer Credit Cardmembers have to provide the correct phone number and Hong Kong home address. If the winners cannot be reached by telephone or letter, he/she will be considered forfeiting the right to receive the prizes.
7. The Lucky Draw results will also be announced on the [dedicated website of the promotion](#), The Standard and Sing Tao Daily on June 25, 2025.
8. The Lucky Draw prizes are not transferable or exchangeable for cash, credit, goods or services.
9. The Winners' Eligible Explorer Credit Card accounts must remain valid with good account history with no overdue in current active account status during the Promotion and when the Lucky Draw Prize is to be fulfilled. Otherwise, American Express reserves the right not to offer any Lucky Draw awards to such winners without prior notice.
10. Only holders of a valid Hong Kong Identity Card are entitled to participate in this Promotion.
11. If the participants are found to be staff of American Express, they will be disqualified from the Lucky Draw.
12. Grand, Second and Third Prizes (1 quota respectively) – Travel Vouchers ("Travel Vouchers") are supplied by Jebesen Travel Limited ("Jebesen Travel") and are subject to Jebesen Travel's relevant terms and conditions. The following are the relevant terms and conditions:
- Travel Vouchers will be sent in a prize redemption letter to the Eligible Cardmember & Winners' Hong Kong home address registered with American Express on or before August 20, 2025.
  - The Eligible Cardmember & Winner must redeem and confirm the booking on or before October 31, 2025. If the Eligible Cardmember & Winner cannot confirm booking on or before October 31, 2025, he/she will be disqualified without further notice and the Prize will be considered as forfeited. No refund will be arranged for the unused remaining amount.
  - Original copy of the Travel Vouchers must be presented upon redemption and are not replaceable in case of loss. Photocopy of Travel Vouchers will not be accepted.
  - Travel period is valid till June 25, 2026 and subject to seat availability of flights and accommodations.
  - Booking must be made at least 14 working days before the travel period through Jebesen Travel for reservation and package issuance.
  - The personal data of the Eligible Cardmember & Winner including full names shown on HKID/Passport and last 5 digits of American Express Card account number will be collected only for the use of Travel Vouchers redemption. The personal data may be used by American Express/Jebesen Travel: (i) to verify the identity of the Winner; and (ii) to administer and manage the Lucky Draw. The personal data collected



will not be used to update American Express's records. The collected data will be deleted within 6 months of the fulfilment of the Prize.

- g. Travel Vouchers cannot be used in conjunction with other promotional offers or discounts and cannot be redeemed for cash or a cash equivalent.
  - h. The Eligible Cardmember & Winner must be one of the attendants participating in this trip.
  - i. Once the bookings are confirmed, American Express shall not cover the additional fees in case the Winner makes any changes or cancels the travel package reservations.
  - j. All travel product bookings and arrangements are subjected to Jebesen Travel's terms and conditions. For enquiries, please contact Jebesen Travel at (852) 3180 6700 or email [advisors@jebesentravel.com](mailto:advisors@jebesentravel.com).
  - k. Jebesen Travel Limited reserves the right of final decision in case of any dispute.
13. Fourth Prize (30 quotas) – HK\$1,000 valued Klook E-Gift Card will be sent in a prize redemption letter to the Winners' Hong Kong home address registered with American Express on or before August 20, 2025. Details and Terms and Conditions about the Klook E-Gift Card will be included in the redemption letter.
14. American Express is not the supplier of any of the Lucky Draw Awards. Any enquiries or complaints for the quality of the products or the services provided relating thereto should be directed to the suppliers. American Express shall assume no liability in respect thereof. The suppliers are solely responsible for all products, services, consultations and advice offered to Cardmembers.
15. American Express shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the awards, except for any liability which cannot be excluded by law.
16. In case of any enquiries 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. Should any disputes arise, the decision of American Express shall be final.
18. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Declaration: American Express reserves the right to publish the winners' name and the last 5 digits of American Express Card account number on the Promotion specific website and newspaper for announcement purpose.

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