



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

1. The Welcome Offers (as mentioned in clauses 3 to 5 of this Terms and Conditions) is only valid for approved American Express Explorer Credit Card applications that are submitted by clicking the 'Apply now' button in this page, and are received by American Express International, Inc. ("American Express") on or before October 31, 2024.
2. The specified offer cannot be changed after the online application is submitted.
3. Online and first transaction bonus: For Basic Cardmembers who submit their Card applications online via dedicated URLs 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, 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\$7,000 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, the Basic Cardmember will receive 108,000 Membership Rewards points. Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards program Account within 8 weeks upon such spend. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn 9 Membership Rewards points for every HK\$1 spent in foreign currencies and 4 Membership Rewards points 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 720,000 points for foreign currencies spending and 432,000 points for local spending. 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 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.
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 charges **are not eligible** to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods), 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, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program.
8. Foreign currencies spend has to be settled in a foreign currency. 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 currencies spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered as foreign currencies spend. Foreign currencies spend excludes charges.

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 (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 the Welcome Offers. American Express reserves the right to debit 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 issuance, American Express reserves the right to debit the Welcome Offers without prior notice.
14. American Express reserves the right to amend this 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 this Terms and Conditions, the English version shall prevail.