



American Express Explorer® Credit Card Referral Program

Terms and Conditions

1. Subject to clause 2 of these Terms and Conditions, American Express Basic Cardmembers ("Referrer") are eligible to participate in this Member-Get-Member Referral Program. In respect of any referral submitted by the Referrer pursuant to this MGM Program, the Referrer warrants and confirms that
 - a. the Referrer had given written notice to the referred potential new customer ("Referee") as required under the Hong Kong Personal Data (Privacy) Ordinance, and had obtained the Referee's written consent to the provision of his/her personal data to American Express International, Inc. ("American Express") for the purposes of American Express contacting the Referee and using the Referee's personal data for direct marketing American Express's Credit/Charge Card products and services;
 - b. the use of personal data by the Company is consistent with the consent which the Referrer has obtained from the Referee;
 - c. the data provided by the Referrer is correct and up-to-date;
 - d. the Company has the right to request for verification of the data provided by the Referrer;
 - e. the Company may advise the Referee that the Referrer had provided the Referee's personal data to the Company; and
 - f. the Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the breach of any of the above warranties by the Referrer.
2. MGM referral program is only valid from August 20, 2026 until November 11, 2026 (both dates inclusive, "Promotion Period"). Referrer must be an American Express Explorer Credit Card Basic Cardmember (Consumer Card) that the Card is issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Card").
3. For Referrer to enjoy the referral bonus, Referee MUST NOT currently hold, has held or cancelled any approved Basic Credit Card or Charge Card issued by American Express Hong Kong within the past 12 months from the date of this application ("New Cardmember"). If Referrer refers Referee who currently holds, has held or cancelled any approved Basic Credit Card or Charge Card issued by American Express Hong Kong within the past 12 months from the date of this application ("Existing Cardmember"), Referrer is not entitled to the referral bonus. American Express reserves the right to debit the original price of the referral bonus from ineligible Cardmembers' account without prior notice.
4. Upon every successful application for a Basic Card of the American Express Explorer Credit Card by a New Cardmember via the online MGM referral program, the Referrer will receive 108,000 Membership Rewards® points as referral bonus. The eligible Referee will receive Welcome Offer and extra referral bonus (if any). Please refer to the Referee Terms and Conditions for details. Referral bonus of 108,000 Membership Rewards points will be credited to Referrer's Basic Card Membership Rewards Program account within 12 weeks upon the Card approval of Referee. Should Referrer not



receive the mentioned referral bonus within 12 weeks, please contact American Express Customer Service hotline.

5. Each Referrer can make up to 5 successful referrals of the Basic Card of the American Express Explorer Credit Card to New Cardmembers from September 1, 2026 to December 31, 2026 (both dates inclusive).
6. Self-referral will not be accepted for this MGM Program. American Express reserves the right to debit the referral bonus from ineligible Cardmember's account without prior notice.
7. Referee must apply via the Referrer's specific referral link from this MGM program invitation in order to earn the referral bonus for the Referrer and Referee.
8. If Referee does not apply through specific referral link so that Referral Bonus cannot be credited to both Referrer and Referee, American Express will not bear any responsibility.
9. The eligibility of Card account of Referrer to participate in the MGM referral program is based on his / her credit criteria and other factors including credit history with American Express. The eligibility may vary from time to time without prior notice depending on the Card account status, so not all Cardmembers are eligible to participate in the MGM referral program.
10. Only one referral for each Referee will be counted. In the event of a Referee is referred by more than one Referrer, the successful referral will be based on the details of the Referrer confirmed by the Referee.
11. Referrer's and Referee's Card accounts must be active and remain in good condition during the Promotion Period and fulfillment of referral bonus to be eligible for the referral bonus.
12. If the Referee cancels the Card within 12 months upon Card issuance, American Express reserves the right to debit the fee equivalent to the referral bonus from Referrer's account without prior notice.
13. 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.
14. American Express reserves the right to vary or cancel this MGM Program and / or amend or alter these Terms and Conditions at any time without prior notice.
15. Should any dispute arise, the decision of American Express shall be final.
16. Shall there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.