



American Express Explorer® Credit Card Welcome Offer Terms and Conditions

1. American Express Explorer Credit Card applications that are submitted via designated links or channels provided by Apita, Citistore and UNY ("Apita") through its promotional mailing, email, online channels or hotline, and successfully approved by American Express International, Inc. ("American Express") in Hong Kong from January 1 to March 1, 2026.
 - Cardmembers who are currently holding or applicants who have 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, are NOT eligible for the Welcome Offer and First Year Annual Fee Waiver. American Express reserves the right to debit the monetary value of the Welcome Offer and First Year Annual Fee from such Cardmember's account without prior notice if they have been provided with the Welcome Offer.
2. The specified offer cannot be changed after application is submitted. In case of any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your Card or American Express Customer Service hotline at 2277 1010.
3. For Basic Cardmembers who submit their Card application online 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 month upon Basic Card approval, the Basic Cardmember will receive 18,000 Membership Rewards® points and a total of HK\$100 Apita/UNY or Citistore Gift Certificate, subject to the following:
 - When applicants successfully apply via designated Apita/UNY physical stores, online channels, promotional mailing, email, Cardmembers will receive a total of HK\$100 Apita/UNY Gift Certificate;
 - When applicants successfully apply via designated Citistore physical stores, online channels, promotional mailing, email, Cardmembers will receive a total of HK\$100 Citistore Gift Certificate.
 - The Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards Program Account within 16 weeks upon first transaction made. The HK\$100 Apita/UNY or Citistore Gift Certificate will be sent to qualifying Basic Cardmembers within 16 weeks upon the first transaction made. Terms and Conditions of Apita/UNY or Citistore Gift Certificate apply, please refer to the overleaf of Gift Certificate for details. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks upon first transaction made, please contact American Express Customer Service hotline for further assistance.
4. 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, including transaction made in local and foreign currency, 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 16 weeks upon such spend. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline for further assistance.
5. Cardmember will earn a total of 6 Membership Rewards points for every HK\$1 spend in local currency (i.e. Hong Kong Dollars) (including 3 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 1,152,000 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/explorercredit-card/TnC_ENG.pdf.

6. The offers as mentioned in Clauses 3 to 5 above shall collectively be referred as the "**Welcome Offer**".

7. The relevant Card must be valid and in good standing status at the time of receiving the above Welcome Offer. American Express reserves the right not to offer the Welcome Offer 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 charges are not eligible to earn for the Welcome Offer: 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 relevant Cardmember's enrollment date to the American Express Membership Rewards Program, American Express® Card annual fee, balance transfer, Express Cash and other cash services, American Express® Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, 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/enhk/rewards/membership-rewards/terms.

9. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars and this fee charged does not count toward the spending requirement of the Welcome Offer. 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** (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.

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 Basic Cardmember cancels the American Express Explorer Credit Card within 12 months of Card approval, American Express reserves the right to debit the monetary value of the Welcome Offer from the Basic Cardmember's Account without prior notice.

14. American Express reserves the right to amend these Terms and Conditions and to terminate this Welcome Offer without prior notice.

15. Should any dispute arise, the decision of American Express shall be final, binding and conclusive.

16. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.