



The Platinum Card®

Welcome Offer Terms and Conditions for New American Express Cardmembers

1. The Welcome Offer (as defined below and as mentioned in clauses 3 to 4 of the Terms and Conditions) is only valid for "New American Express Basic Cardmembers" (as defined below) (a) who submit their Card application for The Platinum Card ("**Card**") that is received by American Express International, Inc. ("**American Express**") in Hong Kong through the designated links or channels provided by Apita, Citistore and UNY ("**Apita**") through its promotional mailing, email, online channels or hotline, during January 1 to March 1, 2026 ("**Promotion Period**") together with all the required valid documents within 7 working days from the date of application submission; and (b) has been approved for, received, and activated the Basic Card ("**Cardmembers**").
 - "New American Express Basic Cardmembers" refer to Basic Cardmembers who are NOT currently holding or who have NOT held or cancelled any approved Basic Credit Card or Charge Card issued by American Express in Hong Kong within the past 12 months from the date of the Cardmember's application.
2. The specified offer cannot be changed to another offer after the application is submitted.
3. **Octopus Top-up Bonus:** For Basic Cardmembers who submit their Card application online to American Express and all required valid documents within 7 working days from the date of application submission, and upon a single top-up spending of HK\$600 or above for Octopus on iPhone, Apple Watch or Android device made 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. The statement credit will be credited to the Basic Cardmember's Account within 16 weeks upon meeting the aforementioned spending requirement in this clause. Should Cardmember not receive the mentioned statement credit within 16 weeks upon the relevant top-up, please contact American Express Customer Service hotline for further assistance.
4. **Welcome Bonus:**
 - (i) For Cardmembers that successfully applied for the Card via designated Apita/UNY physical stores, online channels, promotional mailing or email, Cardmembers will receive a welcome bonus (as set out in the table below) and a total of HK\$2,500 Apita/UNY Gift Certificate, subject to the conditions below
 - (ii) For Cardmembers that successfully applied for the Card via designated Citistore physical stores, online channels, promotional mailing or email, Cardmembers will receive a welcome bonus (as set out in the table below) and a total of HK\$2,500 Citistore Gift Certificate, subject to the conditions below.

The Cardmember is only eligible for the Welcome Bonus if his or her aggregate spending on the Basic and Supplementary Cards meets the spending tier set out in the table below, within the first 3 months from the date of approval of the Basic Card. The Membership Rewards® points provided pursuant to the Welcome Bonus will be credited to the Basic Cardmember's Membership Rewards Program Account and the Gift Certificate will be sent by physical mail to qualifying Basic

Cardmembers within 16 weeks of such aggregate spend. Terms and Conditions of Gift Certificate apply, please refer to the overleaf of Gift Certificate for details. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline for further assistance.

Aggregate Spending	Welcome Bonus
HK\$15,000- HK\$49,999	400,000 Membership Rewards points and a total of HK \$2,500 Gift Certificates
HK\$50,000 or more	Additional 600,000 Membership Rewards points

Example 1: Cardmembers will receive 400,000 Membership Rewards points as Welcome Bonus and a total of HK\$2,500 Apita/UNY or Citistore Gift Certificate when spending meets HK\$15,000, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

Example 2: Cardmembers will receive 400,000 Membership Rewards points and extra 600,000 Membership Rewards points, a total of 1,000,000 Membership Rewards points as Welcome Bonus and a total of HK\$2,500 Apita/UNY or Citistore Gift Certificate when spending meets HK\$50,000, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

5. The offers as mentioned in clauses 3 and 4 above shall collectively be referred to as the “**Welcome Offer**”.
6. The following charges are not eligible to be considered 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), finance charges, late payment charges and other fees and charges (including charges for dishonored cheques), balance transfers, , refunds (including tax refunds for overseas purchases) , tax bill payment, utilities payment, purchase of American Express Travelers cheque and other credits to your account. For further details, please refer to www.americanexpress.com.hk
7. Cardmembers who paid the annual fee for their Card and holding valid The Platinum Card accounts with good standing and no overdue will be eligible for the Welcome Offer . American Express reserves the right not to provide the Welcome Offer to Cardmembers who fail to fulfil the above conditions, without prior notice.
8. 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.
9. American Express reserves the right to debit the Membership Rewards points awarded pursuant to the Welcome Offer from any ineligible Membership Rewards Program Account.
10. The minimum annual income requirement for The Platinum Card applicant is HK\$120,000.
11. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
12. The annual fee for The Platinum Card is HK\$9,500 with the entitlement of 1 basic The Platinum Card and 2 supplementary The Platinum Cards. Additional supplementary The Platinum Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of HK\$9,500 per Basic Card.

13. Existing Basic The Platinum Card Cardmembers or American Express Peninsula Platinum Card Basic Cardmembers and applicants who held the Basic The Platinum Card or American Express® Peninsula Platinum Card at any time within the past 12 months from the date of their application for the Card are not eligible for the Welcome Offer. American Express reserves the right to debit the Membership Rewards points awarded without prior notice.
14. If the Basic Cardmember has transferred / redeemed the Membership Rewards points partially or in full from the Welcome Offer, and cancels The Platinum Card within 12 months of Card issuance, American Express reserves the right to debit the prevailing annual fee of HK\$9,500 from such Cardmember's account.
15. American Express reserves the right to amend these Terms and Conditions and to terminate this Welcome Offer without prior notice.
16. Should any dispute arise, the decision of American Express shall be final, binding and conclusive.
17. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
18. In case of any enquiry related to the Welcome Offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.