



The Platinum Card®

Welcome Offer Terms and Conditions for Existing American Express Cardmembers:

1. The Welcome Offer (as defined below) is only valid for approved The Platinum Card (“**Card**”) applications by Existing American Express Basic Cardmembers (as defined below) that are submitted to American Express International, Inc. (“**American Express**”) in Hong Kong between January 1 and March 1, 2026 (both dates inclusive). Holders of such approved Card shall be referred to as “**Eligible Cardmembers**”. “**Existing American Express Basic Cardmembers**” refer to Basic Cardmembers who are currently holding or who have 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 for the Card.
2. **Welcome Offer:** Eligible Cardmembers will receive a welcome bonus (as set out in the table below) when spending on his or her Basic and/or Supplementary Cards meets the aggregate spending tiers set out in the table below within the first 3 months from the date of Basic Card approval. The Membership Rewards® points will be credited to the Basic Cardmember’s Membership Rewards Program Account within 8 weeks upon such aggregate spend. Should Cardmember not receive the below Welcome Bonus within 8 weeks, please contact American Express Customer Service hotline for further assistance.

Eligible Aggregate Spending	Welcome Bonus
HK\$4,999 - HK\$14,999	198,000 Membership Rewards points
HK\$15,000 or more	810,000 Membership Rewards points

3. 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 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), American Express® Card annual fee, 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.
4. Cardmembers who paid the annual fee for their Card and holding valid The Platinum Card accounts with good standing and not 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.
5. 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.

6. American Express reserves the right to debit the Membership Rewards points awarded pursuant of the Welcome Offer from any ineligible Membership Rewards Program Account.
7. The minimum annual income requirement for The Platinum Card applicant is HK\$120,000.
8. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
9. 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) carry an annual fee of HK\$9,500 per Basic Card.
10. Existing Basic The Platinum Card Cardmembers or American Express Peninsula Platinum Card Basic Card 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.
11. If the Basic Cardmember has partially or fully transferred the Membership Rewards points awarded 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.
12. American Express reserves the right to amend these Terms and Conditions and to terminate this Welcome Offer without prior notice.
13. Should any dispute arise, the decision of American Express shall be final, binding and conclusive.
14. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
15. 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.