



## The Platinum Card®

### Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 2 to 3 of the Terms and Conditions) is only valid for approved Platinum Card applications that are received by American Express International, Inc. ("American Express") between December 23, 2025 and December 31, 2025 (both dates inclusive).
2. Octopus Top-up Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 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 8 weeks upon meeting the spending requirement. Should Cardmember not receive the mentioned bonus within 8 weeks, please contact American Express Customer Service hotline.
3. Welcome Bonus: Eligible Cardmembers will receive a Welcome Bonus when spending on his or her Basic and/or Supplementary Cards meets the following spending tiers 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 16 weeks upon such spend. Should Cardmember not receive the below Welcome Bonus within 16 weeks, please contact American Express Customer Service hotline.

Eligible Aggregate Spending	Welcome Bonus for <b>"New American Express Basic Cardmembers"</b>
HK\$15,000 – HK\$49,999	400,000 Membership Rewards points
HK\$50,000 or more	Additional 600,000 Membership Rewards points

Eligible Aggregate Spending	Welcome Bonus for <b>"Existing American Express Basic Cardmembers"</b>
HK\$15,000 or more	810,000 Membership Rewards points

"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 Hong Kong within the past 12 months from the date of this application.

"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 Hong Kong within the past 12 months from the date of this application.

American Express reserves the right to debit the original price of the Welcome Offer from ineligible Cardmembers' accounts without prior notice.

4. 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 as mentioned in clauses 2 to 3 of the Terms and Conditions: 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](http://www.americanexpress.com.hk).
5. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing and not overdue will be eligible for the above Octopus Top-up Bonus and Welcome Bonus. American Express reserves the right not to offer any bonus of Membership Rewards points or statement credit to Cardmembers who fail to fulfil the above conditions without prior notice.
6. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars and this charge does not count toward the Spending Requirement of the Welcome Offer as mentioned in clauses 2 to 3 of the Terms and Conditions. For more information regarding charges made in foreign currencies, please refer to [americanexpress.com/hk/en/cma-and-fees](http://americanexpress.com/hk/en/cma-and-fees) for the relevant Cardmember Agreement.
7. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
8. The minimum annual income requirement for The Platinum Card applicant is HK\$120,000.
9. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. The annual fee for The Platinum Card is **HK\$9,500** with the entitlement of 1 Platinum Card and 2 Platinum Supplementary Cards. Additional Platinum Supplementary Card (i.e. third and subsequent Supplementary Cards) carry an annual fee of **HK\$9,500**.
11. Existing Basic Platinum Card Members / American Express Peninsula Platinum Card Basic Card Members and applicants who held the Basic Card of The Platinum Card / American Express® Peninsula Platinum Card at any time within the past 12 months from the date of this application are not eligible for the Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer and first-year annual fee without prior notice.
12. If the Basic Cardmember has partially or fully transferred / redeemed the Octopus Top-up Bonus and the Membership Rewards points earned 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.
13. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
14. Should any dispute arise, the decision of American Express shall be final.
15. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
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.