



The Platinum Card® Points Offer Terms and Conditions

1. The Points Offer (as mentioned in clauses 3 to 4 of the Terms and Conditions) is only valid for approved applications for The Platinum Card that are submitted by clicking the 'Apply now' button in the Cardmember unique referral links, and are received by American Express International, Inc. ("American Express") between August 24, 2026 and November 1, 2026 (both dates inclusive).
2. The specified offer cannot be changed after the online application is submitted.
3. **Up to HK\$1,550 Statement Credit and 1,600,000 Points Offer for "New American Express Basic Cardmembers"**

"New American Express Basic Cardmembers" ("New 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. American Express reserves the right to debit the original price of the First Transaction Bonus, Welcome Bonus and Additional Bonus Points Offer from the accounts of ineligible Cardmembers accounts without prior notice.

- a. **First Transaction Bonus:** For "New 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 Basic Card or Supplementary Card within the first 3 months from the date of Basic Card approval, the Basic Cardmember will receive HK\$1,500 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.
- b. **Octopus Top-up Bonus:** "New Cardmembers" who make a single net top-up transaction of HK\$600 or above for Octopus on iPhone, Apple Watch or Android device with The Platinum Basic Card or Supplementary Card within the first 3 months of The Platinum Basic Card approval, the Basic Cardmember will receive an HK\$50 statement credit. The statement credit will be credited to the Basic Cardmember's Account within 8 weeks upon meeting the spending requirement. If the Cardmember does not receive the mentioned bonus within 8 weeks, please contact the American Express Customer Service hotline.
- c. **Welcome Bonus 800,000 Points Offer:** "New Cardmembers" will receive 660,000 points and 140,000 points of Referral Bonus upon accumulating eligible spending of HK\$60,000 or above on their Basic and/or Supplementary Cards within the first 6 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 meeting the spending requirement. If the Cardmember does not receive the mentioned Welcome Bonus within 8 weeks, please contact the American Express Customer Service hotline.
- d. **Additional 800,000 Bonus Points Offer:** "New Cardmembers" will receive an additional 660,000 points and 140,000 points of Referral Bonus upon making one eligible transaction of any amount on their Basic or Supplementary Cards between the 15th to 17th months of Cardmembership. For example, if a Basic Cardmember completes the 12th month of Cardmembership on July 31, 2027, he/she would have to make an eligible transaction between September 30, 2027 and no later than December 31, 2027, to be eligible for the additional 800,000 points. The Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards Program Account within 8 weeks upon meeting the



spending requirement. If the Cardmember does not receive the additional bonus points within 8 weeks, please contact the American Express Customer Service hotline.

4. Up to 640,000 Points Offer for “Existing American Express Basic Cardmembers”

“Existing American Express Basic Cardmembers” (“Existing Cardmembers”) refer to Basic Cardmembers who are currently holding any approved Basic Credit Card or Charge Card except The Platinum Card / American Express® Peninsula Platinum Card issued by American Express Hong Kong at the date of this application. Applicants who have 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 Offer. American Express reserves the right to debit the original price of the Welcome Bonus and Additional Bonus from ineligible Cardmembers’ accounts without prior notice.

- a. **Octopus Top-up Bonus:** “Existing Cardmembers” who make a single net top-up transaction of HK\$600 or above for Octopus on iPhone, Apple Watch or Android device with The Platinum Basic Card or Supplementary Card within the first 3 months of The Platinum 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. If the Cardmember does not receive the mentioned bonus within 8 weeks, please contact the American Express Customer Service hotline.
 - b. **Welcome Bonus 320,000 Points Offer:** “Existing Cardmembers” will receive 320,000 points upon accumulating eligible spending of HK\$60,000 or above on their Basic or Supplementary Cards within the first 6 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 meeting the spending requirement. If the Cardmember does not receive the mentioned Welcome Bonus within 8 weeks, please contact the American Express Customer Service hotline.
 - c. **Additional 320,000 Bonus Points Offer:** “Existing Cardmembers” will receive an additional 320,000 points upon making one eligible transaction of any amount on their Basic and/or Supplementary Cards between the 15th to 17th month of Cardmembership. For example, if a Basic Cardmember completes the 12th month of Cardmembership on July 31, 2027, he/she would have to make an eligible transaction between September 30, 2027 and no later than December 31, 2027, to be eligible for the additional 320,000 points. The Membership Rewards points will be credited to the Basic Cardmember’s Membership Rewards Program Account within 8 weeks upon meeting the spending requirement. If the Cardmember does not receive the mentioned bonus within 8 weeks, please contact the American Express Customer Service hotline.
5. 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 offer as mentioned in clauses 3a, 3c, 3d, 4b and 4c 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.
6. Cardmembers who paid the annual fee and are currently holding valid Platinum Card accounts with good standing and not overdue will be eligible for the above First Transaction Bonus, Welcome



Bonus and Additional Bonus Points Offer. 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.

7. 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 offers as mentioned in clauses 3 to 4 of the Terms and Conditions. For more information regarding charges made in foreign currencies, please refer to americanexpress.com/hk/en/cma-and-fees for the relevant Cardmember Agreement.
8. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
9. The minimum annual income requirement for The Platinum Card applicant is HK\$120,000.
10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. 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**.
12. If the Basic Cardmember has partially or fully transferred / redeemed the Membership Rewards points or statement credit earned from the Welcome Bonus as set out in **clauses 3a, 3b, 3c, 4a and 4b** and cancels The Platinum Card **within 12 months from the Card issuance date**, American Express reserves the right to debit the prevailing annual fee of **HK\$9,500** from such Cardmember's account. If the Basic Cardmember has partially or fully transferred / redeemed the Membership Rewards points earned from the Additional Bonus Points Offer as set out in **clause 3d and 4c** and cancels The Platinum Card **before the end of the 24th month from the Card issuance date**, American Express reserves the right to debit the prevailing second-year 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.