



The Platinum Card® Welcome Offer A Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 3 to 4 of the Terms and Conditions) is only valid for selected American Express Cardmembers who submit The Platinum Card applications (Basic Card) via designated promotional mailing, email, online channels or hotline between January 1, 2026 and March 31, 2026 (both dates inclusive), and whose applications are successfully approved by American Express International, Inc. (“American Express”).
2. The specified Welcome Offer cannot be changed after the application is submitted. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.
3. Early Bird bonus: For Basic Cardmembers who submit their Card application online on or before January 31, 2026 with all required valid documents within 7 working days from the date of application submission, and have the Basic Card approved on or before February 14, 2026, the Basic Cardmember will receive HK\$500 statement credit. The statement credit will be credited to Eligible Basic Card accounts within 16 weeks upon approval. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline.
4. Spending bonus: Eligible Cardmembers will receive a Welcome Bonus when spending on his or her Platinum Basic and/or Supplementary Cards meets the following spending tiers within the first 3 months from the date of Basic Card approval. The statement credit will be credited to Eligible Basic Card accounts within 16 weeks upon the transaction. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline.

Eligible Aggregate Spending	Welcome Bonus
HK\$5,000 – HK\$14,999	HK\$1,000 statement credit
HK\$15,000 or more	Additional HK\$3,800 statement credit

5. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing will be eligible for the mentioned Welcome Offer. American Express reserves the right not to offer any Welcome Offers to Cardmembers who fail to fulfill the above conditions without prior notice.
6. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. The following types of charges are **not eligible** to earn for the Welcome Offer as mentioned in clauses 3 to 4 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), charges processed and billed prior to the Enrollment Date of American Express Membership Rewards® Program, American Express® Card annual fee, balance transfer, 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.

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 Welcome Offer 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. The annual fee for The Platinum Card is **HK\$9,500** with the entitlement of 1 Basic Platinum Card and 2 Supplementary Platinum Cards. Additional Supplementary Platinum Card from American Express (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$9,500**.
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. Existing Basic Platinum Card Members or American Express® Peninsula Platinum Card Basic Card Members and applicants who held 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.
12. If the Basic Cardmember has received or redeemed the Welcome Offer stated in these Terms and Conditions, 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.



The Platinum Card® Welcome Offer B Terms and Conditions

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4. Spending bonus: Eligible Cardmembers will receive a Welcome Bonus when spending on his or her Platinum 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 the transaction. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the below Welcome Offer within 16 weeks, please contact American Express Customer Service hotline.

Eligible Aggregate Spending	Welcome Bonus
HK\$5,000 – HK\$14,999	198,000 Membership Rewards points
HK\$15,000 or more	Additional 810,000 Membership Rewards points

5. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing will be eligible for the mentioned Welcome Offers. American Express reserves the right not to offer any Welcome Offer to Cardmembers who fail to fulfill the above conditions without prior notice.
6. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. The following types of charges are **not eligible** to earn for the Welcome Offer as mentioned in clauses 3 to 4 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), charges processed and billed prior to the Enrollment Date of American Express Membership Rewards® Program, American Express® Card annual fee, balance transfer, 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.

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13. If the Basic Cardmember has received or redeemed the Welcome Offer stated in these Terms and Conditions, 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.
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