



The Platinum Card® Welcome Offer Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 4 to 5 of the Terms and Conditions) is only valid for selected American Express Cardmembers who submit The Platinum Card applications (Basic Card) via designated promotional email, or online channels between June 10, 2026 and July 27, 2026 (both dates inclusive), and whose applications are successfully approved by American Express International, Inc. (“American Express”).
2. 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 these Welcome Offer.
3. The specified Welcome Offer cannot be changed after application is submitted. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.
4. Octopus Top-up Bonus: Basic Cardmembers” who make a single top-up spending of HK\$600 or above for Octopus on iPhone, Apple Watch or Android device with The Platinum Basic Card or Supplementary Card in the first 3 months of The Platinum Basic Card approval, the Basic Cardmember will receive HK\$50 statement credit.
5. Welcome Bonus: Basic 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 Basic Card approval.

Eligible Aggregate Spending	Welcome Bonus
HK\$15,000 or more	810,000 Membership Rewards points

6. Basic Cardmembers who have fulfilled the spending requirements stated in Clauses 4 to 5 may enjoy the Welcome Bonuses stated therein concurrently. Membership Rewards points or statement credit earned under the Welcome Spending Bonus will be credited to the eligible Basic Cardmember’s Membership Rewards Program Account within 8 weeks upon fulfilling the spending requirements. Membership Rewards Program [Terms and Conditions](#) apply. Should the Cardmember not receive the above Welcome Offer within 8 weeks, please call the 24-hour enquiry hotline shown at the back of the Card or our customer service hotline at 2277 1010.
7. 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.
8. 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 5 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. For further details of American Express Membership Rewards program and the points accrual earn rate for spending at different merchants, please refer to americanexpress.com/en-hk/rewards/membership-rewards/terms.

9. 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 4 to 5 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.
10. 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**.
11. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
12. The minimum annual income requirement for The Platinum Card applicant is HK\$120,000.
13. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
14. 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.
15. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
16. Should any dispute arise, the decision of American Express shall be final.
17. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.