



American Express® Platinum Credit Card Welcome Offers Terms and Conditions

1. The Welcome Offers (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for American Express Platinum Credit Card applications submitted via designated websites, which are received and successfully approved by American Express International, Inc. ("American Express") on or before December 31, 2022.
2. The specified Welcome Offers cannot be changed after online application is submitted.
3. Upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, HK\$500 Shell vouchers will be sent to qualifying Basic Cardmembers within 8 weeks upon the transaction. Terms and Conditions of Shell vouchers apply. Should Cardmember not receive the mentioned welcome offers within 8 weeks, please contact American Express Customer Service.
4. Provided the Cardmember spends an aggregate of HK\$5,000 or above on his or her Basic and / or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive Shell vouchers for the total value of HK\$500. Shell vouchers will be sent to qualifying Basic Cardmembers within 8 weeks upon the Cardmember reaching the spending threshold set out above. Terms and Conditions of Shell vouchers apply. Should Cardmember not receive the mentioned welcome offers within 8 weeks, please contact American Express Customer Service.
5. Cardmember will earn a total of 5 Membership Rewards® points for every HK\$1 spent (including 3 points earned under the American Express Platinum Credit Card Membership Rewards Program) in the first 3 months, subject to the spending cap of 600,000 points.
6. The relevant Card must be valid and in good standing status at the time of receiving the cash vouchers, statement credits and Membership Rewards points. American Express reserves the right not to offer any cash vouchers, statement credits or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.
7. 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 accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, American Express® Card annual fee, balance transfer, Express Cash and other cash services, 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, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program

8. The annual fee for the American Express Platinum Credit Card is **HK\$2,200** (include one Basic Card and two Supplementary Cards). Additional American Express Platinum Supplementary Credit Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$1,100**.
9. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. Existing American Express Platinum Credit Card Basic Card member and applicants who held American Express Platinum Credit Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers.
11. If American Express Platinum Credit Card Basic Card member cancels the American Express Platinum Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of the Welcome Offers without prior notice.
12. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
13. Should any dispute arise, the decision of American Express shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.