



American Express® Platinum Credit Card Welcome Offers Terms and Conditions

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for selected American Express Cardmembers who submit American Express Platinum Credit Card applications (Basic Card) via designated promotional email or online channels between May 4, 2026 and July 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. 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 first transaction made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, HK\$300 statement credit will be credited to the Basic Cardmember’s Account within 8 weeks after the Basic Card application is approved. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
4. Basic Cardmembers will receive a HK\$1,500 Statement Credit upon spending HK\$10,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the statement credit will be credited to the Basic Cardmember’s Account within 8 weeks of such spend. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. Cardmember will earn 5 Membership Rewards® points for every HK\$1 spent in the first 3 months (including 3 basic points earned under the American Express Platinum Credit Card Membership Rewards Program), subject to the spending cap of 360,000 points. American Express Membership Rewards Program [Terms and Conditions](#) apply.
6. Cardmembers who paid the annual fee and holding valid American Express Platinum Credit 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.
7. 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 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.

8. The annual fee for the American Express Platinum Credit Card is **HK\$2,200** with the entitlement of 1 American Express Platinum Credit Card and 2 American Express Platinum Supplementary Credit Cards. Additional American Express Platinum Supplementary Credit Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$1,100**.
9. The minimum annual income requirement for American Express Platinum Credit 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 American Express Platinum Credit Card Basic Cardmember 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 the Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer from such Cardmember's account without prior notice.
12. If American Express Platinum Credit Card Basic Cardmember has received or redeemed the Welcome Offers stated in these Terms and Conditions, and cancels the American Express Platinum Credit Card within 12 months of Card issuance, American Express reserves the right to debit the prevailing annual fee of **HK\$2,200** 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.