



American Express Essential[®] Credit Card Welcome Offer

Terms and Conditions

1. The Referral Bonus (as mentioned in clause 3 of this Terms and Conditions) and Welcome Offer (as mentioned in clause 4 of this Terms and Conditions) are only valid for approved American Express Essential Credit Card applications 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 May 4, 2026 and July 31, 2026 (both dates inclusive).
 - Cardmembers who are currently holding or applicants who have held or cancelled any approved Basic Card issued by American Express Hong Kong within the past 12 months from the date of this application, **are NOT eligible** for the Referral Bonus and Welcome Offer. American Express reserves the right to debit the original price of the Referral Bonus and Welcome Offer from such Cardmember's account without prior notice.
2. The specified offer cannot be changed after online application is submitted.
3. Referral Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 days from the date of application submission, the Basic Cardmember will receive HK\$200 Statement Credit of Referral Bonus. The Referral Bonus will be credited to the Basic Cardmember's Card Account within 12 weeks after the Basic Card application is approved. If Cardmember does not receive the mentioned Referral Bonus within 12 weeks, please contact the American Express Customer Service hotline.
4. Welcome Offer: Provided the Cardmember spends an aggregate of HK\$2,000 or above on his or her Basic and/or Supplementary Cards within the first 2 months from the date of approval of the Basic Card, the Basic Cardmember will receive HK\$200 Statement Credit. The Statement Credit will be credited to the qualifying Basic Cardmembers within 8 weeks upon the Cardmember reaching the spending threshold set out above. Should the Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. The relevant Card must be valid and in good standing status at the time of receiving the mentioned Referral Bonus and Welcome Offer. American Express reserves the right not to offer any Statement Credit 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 charges **are not eligible** to earn for the Referral Bonus and Welcome Offer as mentioned in clause 3 and 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), transactions in local auction houses billed in Hong Kong dollars, 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, 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/enhk/rewards/membership-rewards/about-program.

7. The minimum annual income requirement for American Express Essential Credit Card applicant is HK\$120,000.
8. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
9. If American Express Essential Credit Card Basic Cardmember cancels the American Express Essential Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Referral Bonus and Welcome Offer without prior notice.
10. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
11. Should any dispute arise, the decision of American Express shall be final.
12. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.