



## The Platinum Card<sup>®</sup> Referral Program Terms and Conditions

1. Subject to clause 2 of these Terms and Conditions, American Express Basic Cardmembers ("Referrer") are eligible to participate in this Member-Get-Member (MGM) referral program. In respect of any referral submitted by the Referrer pursuant to this MGM Program, the Referrer warrants and confirms that:
  - a. the Referrer had given written notice to the referred potential new customer ("Referee") as required under the Hong Kong Personal Data (Privacy) Ordinance, and had obtained the Referee's written consent to the provision of his/her personal data to American Express International, Inc. ("Company") for the purposes of the Company contacting the Referee and using the Referee's personal data for direct marketing the Company's credit/charge Card products and services;
  - b. the use of personal data by the Company is consistent with the consent which the Referrer has obtained from the Referee;
  - c. the data provided by the Referrer is correct and up-to-date;
  - d. the Company has the right to request for verification of the data provided by the Referrer;
  - e. the Company may advise the Referee that the Referrer had provided the Referee's personal data to the Company; and
  - f. the Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the breach of any of the above warranties by the Referrer.
2. MGM referral program is only valid from now until January 31, 2026. Referrer must be a Basic Platinum Card Member (Consumer Card) that the Card is issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Card").
3. Upon successful application of The Platinum Card of Referee via the online MGM referral program, the Referrer will receive 468,000 Membership Rewards<sup>®</sup> points of referral bonus. Referral bonus of 468,000 Membership Rewards points will be credited to referrer's Basic Card Membership Rewards Program account within 12 weeks upon the Card approval of referee. Each Referrer can receive a maximum of 4,680,000 Membership Rewards points of referral bonus per calendar year (from January 1st to December 31st of each year), meaning each referrer can make up to 10 successful Platinum Card referrals per calendar year (from January 1st to December 31st of each year) via this online MGM program. Should Referrer not receive the mentioned referral bonus within 12 weeks, please contact American Express Customer Service hotline.
4. Self-referral will not be accepted for this MGM Program. The Referee must not currently hold The Platinum Card.
5. Referee must apply via Referrer's specific referral link in order to earn the Referral Bonus for himself / herself and the Referrer.
6. If Referee does not apply through the specific referral link so that Referral Bonus cannot be credited to both the Referrer and Referee, American Express will not bear any responsibility.



7. The eligibility of Card account of Referrer to participate in the MGM referral program is based on his / her credit criteria and other factors including credit history with American Express. The eligibility may vary from time to time without prior notice depending on the Card account status, so not all Cardmembers are eligible to participate in the MGM referral program.
8. Only one referral for each Referee will be counted. In the event that a Referee is referred by more than one Referrer, the successful referral will be based on the details of the Referrer confirmed by the Referee.
9. Referrer's and Referee's Card accounts must be holding valid Platinum Card accounts with good standing and not overdue during the promotion period to be eligible for the Referral Bonus.
10. Referrers would only be eligible for the above Referral Bonus, only if Referees pay the annual fee in full from the first statement. American Express reserves the right not to offer any Referral Bonus if Referee fail to fulfil the above conditions without prior notice.
11. Should the Referee cancel the Card within 12 months upon Card approval, fees equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card accounts respectively 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 and Conditions, the English version shall prevail.
15. In case of any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.

Note:

1. Referee's email address will not be stored or used for any purpose other than this recommendation. American Express will tell referee by whom his/her email address is provided. Referrer should only provide the email address of someone referrer knows will be willing to receive emails from American Express.
2. A confirmation email will be received by the referrer on each referral. We cannot accept liability for any matters arising from incorrect or improper referral. For more information, please read our [Privacy Statement](#).