



Blue Cash[®] Credit Card from American Express Welcome Offer Terms and Conditions

1. The Member-Get-Member referral bonus (as mentioned in clause 3 of this Terms and Conditions), Welcome Offer (as mentioned in clauses 4 to 5 of this Terms and Conditions) and the First Year Annual Fee Waiver are only valid for approved Blue Cash Credit Card from American Express that are submitted by clicking the 'Apply now' button in this page, and are received by American Express International, Inc. ("American Express") on or before March 31, 2026.
 - Cardmembers who are currently holding or applicants who have held or cancelled any approved Basic Credit Card or Charge Card issued by American Express Hong Kong within the past 12 months from the date of this application, **are NOT eligible** for the Member-Get-Member referral bonus, Welcome Offer and First Year Annual Fee Waiver. American Express reserves the right to debit the original price of the Member-Get-Member referral bonus, Welcome Offer and First Year Annual Fee from such Cardmember's account without prior notice.
2. The specified offer cannot be changed after online application is submitted.
3. Member-Get-Member referral bonus: Provided the Cardmember spends an aggregate of HK\$6,000 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 bonus cash back of Member-Get-Member referral bonus. HK\$200 bonus cash back will be credited to the qualifying Basic Cardmember's Account within 12 weeks upon the Cardmember reaching the spending threshold. [Cash back Terms and Conditions](#) apply. Should Cardmember not receive the mentioned Member-Get-Member referral bonus within 12 weeks, please contact American Express Customer Service hotline.
4. Octopus Top-up Bonus: 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 an aggregate top-up spending of HK\$300 or above for Octopus on iPhone , Apple Watch or Android device made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, the Basic Cardmember will receive HK\$100 cash back. The cash back will be credited to the Basic Cardmember's Account within 8 weeks after the Basic Card application is approved.
5. Welcome Offer: Provided the Cardmember spends an aggregate of HK\$6,000 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\$500 bonus cash back. HK\$500 bonus cash back will be credited to the qualifying Basic Cardmember's Account within 8 weeks upon the Cardmember reaching the spending threshold. [Cash back Terms and Conditions](#) apply. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
6. The relevant Card must be valid and in good standing status at the time of receiving the mentioned Member-Get-Member referral bonus and Welcome Offer. American Express reserves the right



not to offer any cash back and movie coupons 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 charges **are not eligible** to earn the Member-Get-Member referral bonus and Welcome Offer stated in clauses 3 and 5 of this Terms and Conditions respectively: 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, 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, please refer to www.americanexpress.com.hk.
8. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
9. The first year annual fee waiver is applicable within 12 months of card issuance from the date of Basic Card approval. Thereafter, annual Card fee of **HK\$980** with the entitlement of 1 Blue Cash Credit Card from American Express Basic Card and 2 Supplementary Blue Cash Credit Card from American Express will be charged. Additional Supplementary Blue Cash Credit Card from American Express (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$490**.
10. The minimum annual income requirement for Blue Cash Credit Card from American Express applicant is HK\$150,000.
11. If Basic Cardmember cancels the Blue Cash Credit Card from American Express within 12 months of Card issuance, American Express reserves the right to debit Member-Get-Member referral bonus, Welcome Offer and first-year annual fee without prior notice.
12. American Express reserves the right to amend this 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 this Terms and Conditions, the English version shall prevail.
15. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.