



The Platinum Card®

Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 2 to 4 of the Terms and Conditions) is only valid for approved Platinum Card applications that are received by American Express International, Inc. ("American Express") between March 10, 2025 and April 30, 2025 (both dates inclusive) ("Promotion period").
2. Limited-Time Bonus: Basic Cardmembers who submit their Card application online via the designated URL within the promotion period as stated in clause 1 of the Terms and Conditions and submit all required valid documents within 7 days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval ("Requirements"), will receive a limited-time bonus. **The first 15 eligible Cardmembers who met the Requirements will receive an Autographed Limited Edition IAN CHAN X PLATINUM Photo Album Gift Set ("Gift Set"), while the other eligible Basic Cardmembers will receive a HK\$2,000 statement credit.** The HK\$2,000 statement credit will be credited to the eligible Cardmember's Account within 16 weeks upon first transaction made successfully. For eligible Cardmembers who are entitled to the Gift Set, a redemption letter will be sent within 16 weeks upon first transaction made successfully. Cardmember must bring the original redemption letter and the eligible Card as specified in the redemption letter to redeem the Gift Set at the designated redemption center before the specified redemption deadline. Redemption details including the redemption flow, address, opening hours of redemption centers and the specified redemption deadline will be listed in the redemption letter. Should Basic Cardmember not receive the mentioned redemption letter within 16 weeks, please contact American Express Customer Service hotline.
3. Online 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 successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, 100,000 Membership Rewards® points will be credited to the Basic Cardmember's Membership Rewards Program Account within 8 weeks after the Basic Card application is approved.
4. Welcome bonus: Cardmembers will receive a welcome bonus when spending meets the following spending tier, on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards Program 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.

Aggregate Spending	Welcome Bonus
HK\$15,000 – HK\$49,999	500,000 Membership Rewards points
HK\$50,000 or more	Additional 400,000 Membership Rewards points

Example 1: Cardmembers will receive 500,000 Membership Rewards points as welcome bonus when spending meets HK\$15,000, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

Example 2: Cardmembers will receive 500,000 Membership Rewards points and extra 400,000 Membership Rewards points, total 900,000 Membership Rewards points as welcome bonus when spending meets HK\$50,000, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

5. The following charges are not eligible to earn for the Welcome Offer as mentioned in clauses 2 to 4 of the 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), finance charges, late payment charges and other fees and charges

(including charges for dishonored cheques), balance transfers, , refunds (including tax refunds for overseas purchases) , tax bill payment, utilities payment, purchase of American Express Travelers cheque and other credits to your account. For further details, please refer to www.americanexpress.com.hk.

6. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing and not overdue will be eligible for the above Online Bonus and Welcome Bonuses. American Express reserves the right not to offer any bonus of Membership Rewards points or statement credit to Cardmembers who fail to fulfil the above conditions without prior notice.
7. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
8. The Platinum Card applicant will need to meet the minimum annual income requirement.
9. American Express Membership Rewards Program Terms and Conditions apply.
10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. The annual fee for The Platinum Card is **HK\$9,500** with the entitlement of 1 Platinum Card and 2 Platinum Supplementary Cards. Additional Platinum Supplementary Card (i.e. third and subsequent Supplementary Cards) carry an annual fee of **HK\$9,500**.
12. Existing Basic Platinum Card Member / American Express Peninsula Platinum Card Basic Card Member and applicants who held the Basic Card of The Platinum Card / American Express® Peninsula Platinum Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer and first-year annual fee without prior notice.
13. If the Basic Cardmember has transferred / redeemed the Membership Rewards points partially or in full from the welcome bonus and online bonus, and cancels The Platinum Card within 12 months of Card issuance, American Express reserves the right to debit the prevailing annual fee of **HK\$9,500** from such Cardmember's account.
14. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
15. Should any dispute arise, the decision of American Express shall be final.
16. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
17. 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