



American Express® Platinum Credit Card

Welcome Offer Term and Conditions:

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for American Express® Platinum Credit Card applications that are submitted online via dedicated URLs and approved by American Express International, Inc. ("American Express") between July 15, 2025 and March 31, 2026 (both dates inclusive).
2. The specified offer cannot be changed after online application is submitted.
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, HK\$300 Statement Credit will be credited to the Basic Cardmember's Account within 8 weeks after the Basic Card application is approved.
4. Welcome Bonus: Cardmembers will receive a HK\$700 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 points earned under the American Express Platinum Credit Card Membership Rewards Program), subject to the spending cap of 240,000 points. American Express Membership Rewards Program Terms and Conditions apply.
6. The following charges are not eligible to earn for the Welcome Offer as mentioned in clauses 3 to 5 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 of American Express Membership Rewards program, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program.
7. The minimum annual income requirement for American Express Platinum 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. Eligible Cardmember who has enjoyed the annual fee waiver cannot enjoy the Welcome Offer at the same time. American Express reserves the right to claw back the Welcome Offer or debit the original price of the Welcome Offer from the Eligible Card account without prior notice if the annual fee was waived and Welcome Offer was awarded.
10. 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 Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer from such Cardmember's account without prior notice.
11. If the Basic Cardmember cancels the American Express Platinum Credit Card within 12 months of card issuance, American Express reserves the right to debit the original price of the Welcome Offer.
12. The annual fee for the American Express Platinum Credit Card is **HK\$2,200** with the entitlement of 2

Supplementary Platinum Credit Cards. Additional Supplementary Platinum Credit Card carries an annual fee of **HK\$1,100**.

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.
16. 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.