

March 2023

**Notice to Cardmembers of  
American Express Explorer® Credit Card**

**Regarding Changes to the Annual Membership Fee and Annual Membership Fee Waiver**

With effect from May 18, 2023 ("Effective Date"), annual fee of HK\$900 per Card will apply to the third and subsequent Supplementary Card(s) of American Express Explorer Credit Card. This revised fee will be charged to your account if applicable.

Please review the revised content underlined in the Key Facts Statement / Fees and Charges Schedule for American Express Explorer Credit Card in the link below:

[www.americanexpress.com/hk/en/fn\\_explorer\\_af](http://www.americanexpress.com/hk/en/fn_explorer_af)

**Regarding Changes to the Plaza Premium Lounge Access**

With effect from May 18, 2023 ("Effective Date"), the number of access to the Plaza Premium Lounge with your Basic and Supplementary Card(s) of American Express Explorer Credit Card will be changed to a total of 8 times for each calendar year. The period of the first 8 times is from January 1, 2023 to December 31, 2023. In addition, the section of the Plaza Premium Lounge facilities will be adjusted slightly. For details, please refer to Clause 2 of Plaza Premium Lounge Access Terms and Conditions.

Please review the revised content underlined in the Plaza Premium Lounge Access Terms and Conditions in the link below:  
[www.americanexpress.com/hk/en/fn\\_explorer\\_ppl](http://www.americanexpress.com/hk/en/fn_explorer_ppl)

**Regarding Changes to the American Express Explorer Credit Card Cardmember Agreement ("Cardmember Agreement")**

With effect from May 18, 2023 ("Effective Date"), the information related to the suspension conditions of the benefits and privileges (excluding any credit facility) will be added under Clause 6 (2) of the Cardmember Agreement.

Please review the revised content underlined in the Cardmember Agreement in the link below:

[www.americanexpress.com/hk/en/fn\\_explorer\\_cma](http://www.americanexpress.com/hk/en/fn_explorer_cma)

**Regarding Changes to the American Express Explorer Credit Card Membership Rewards® Program**

With effect from May 18, 2023 ("Effective Date"), the key changes below will be made to the American Express Explorer Credit Card Membership Rewards Program Terms and Conditions.

1. Enrollment to the 5X Membership Rewards points on Airlines and Selected Online Spend Offer ("5X Offer") is required. Enrollment arrangement and details will be announced through direct mail or email in early May 2023.
2. A cap of 90,000 points per Eligible Cardmember Account in each calendar quarter will be applied to the extra 2 points given by the 5X Offer. The initial cap of 90,000 points is for the period from May 18, 2023 to June 30, 2023. From July 1, 2023 onwards, the points cap shall run for each calendar quarter during the 5X Offer Promotion Period.
3. The selected merchants of 5X Offer are updated from time to time without prior notice. For the latest list, please visit [www.americanexpress.com/hk/en/fn\\_explorer\\_5xmerchants](http://www.americanexpress.com/hk/en/fn_explorer_5xmerchants).

Please review the revised content underlined in the American Express Explorer Credit Card Membership Rewards Program Terms and Conditions in the link below:

[www.americanexpress.com/hk/en/fn\\_explorer\\_mr](http://www.americanexpress.com/hk/en/fn_explorer_mr)

You may visit our website at [www.americanexpress.com/hk](http://www.americanexpress.com/hk) to obtain a copy of the revised (i) Key Facts Statement / Fees and Charges Schedule for American Express Explorer Credit Card; (ii) Plaza Premium Lounge Access Terms and Conditions; (iii) American Express Explorer Credit Card Cardmember Agreement; and (iv) American Express Explorer Credit Card Membership Rewards Program Terms and Conditions on or after the Effective Date.

The above amendments will take effect on the Effective Date and will be binding on you. If you do not accept the above amendments, you have the right to notify us to cancel the Account in accordance with the relevant clauses under the Cardmember Agreement before the Effective Date. For any enquiries, please contact the Cardmember Hotline printed on the back of your Card.

(The English version of this Notice shall prevail whenever there is a discrepancy between the English and the Chinese versions.)

