



美國運通白金卡積分計劃條款及細則

A. 一般條款細則:

1. 本計劃適用於由美國運通國際股份有限公司（「美國運通」）於香港簽發的美國運通白金卡（「合資格卡」）之卡會員（「合資格卡會員」）。美國運通半島白金卡不適用於本計劃。
2. 美國運通積分計劃（「積分計劃」）之積分將每次簽賬累積至最接近整數之港幣。
3. 外幣簽賬必須以外幣結算。外幣指港幣以外的貨幣。若交易於呈交美國運通前已兌換成港幣簽賬，外幣簽賬積分轉換率將不適用。以港幣結算之網上交易亦不會當作外幣簽賬。外幣簽賬不適用於任何費用。
4. 為免產生疑問，積分計劃適用於每個合資格卡會員賬戶（「合資格卡賬戶」）之累計簽賬，包括附屬卡簽賬。
5. 任何退還商品、服務或簽賬爭議及其他原因，所獲得之積分將會在合資格卡會員之美國運通積分計劃戶口（「計劃戶口」）內作出相應之調整。若合資格卡會員所賺取積分的倍數有變，積分之調整將根據最新的賺取積分的倍數計算，而非簽賬原先賺取積分的倍數。
6. （「參加計劃年度」）指由（「參加計劃日」）起直至第 12 個月的最後 1 天，及往後的每 12 個月。「參加計劃日」指美國運通處理美國運通積分計劃申請之日期。
7. 美國運通積分計劃條款及細則亦適用。請[按此](#)了解詳情。
8. 美國運通保留隨時更改、暫停或終止此計劃之權利，恕不另行通知。
9. 如有任何疑問，請致電白金卡會員專線 2277 2233 查詢。
10. 如有任何爭議，美國運通保留最終決定權。
11. 本條款及細則之中、英文本如有任何差別，概以英文本為準。

B. 美國運通白金卡基本積分計劃及「加倍加賞」積分計劃：

12. 合資格卡會員將自動登記參加美國運通白金卡基本積分計劃及「加倍加賞」積分計劃，積分計劃適用於合資格卡賬戶之累計簽賬，包括附屬卡。簽賬計劃包括以下內容：
 - a. 可換領外遊常客獎賞，相關詳情請參閱[美國運通積分計劃之條款及細則](#)；



- b. 美國運通白金卡基本積分計劃：合資格卡會員以港幣作本地簽賬每 HK\$1 可獲 1 美國運通積分、及／或以外幣簽賬每等值 HK\$1 可獲 3 美國運通積分；
 - c. 「加倍加賞」積分計劃：合資格卡會員每個參加計劃年度（定義見條款 6）首 HK\$160,000 之港幣或外幣簽賬，每等值 HK\$1 可獲額外 1 美國運通積分。
13. 以港幣進行的網上簽賬不屬於外幣簽賬。以下簽賬不可獲得積分：於登記計劃日之前進行及已過賬之簽賬、美國運通卡年費、購買美國運通旅行支票、購買美國運通禮券或旅遊禮券、因不能兌現支票而收取之費用、財務費用（包括信用卡賬戶的財務費用）、過期繳款附加費及追討欠賬的費用、海外簽賬退稅、繳付稅項、「分 + \$」換領禮品之付款部份。
14. 所獲得的積分需受美國運通積分計劃之條款及細則限制。

C. 「高達 9X」積分加賞計劃（「積分加賞計劃」）（已包括於上述 B 部份之條款 12 所獲得之積分）

修訂：積分加賞計劃已延長優惠期至 2026 年 6 月 30 日，並更新「指定網上旅遊商戶名單」。相關修訂見條款 15、16、19aii，並於 2026 年 1 月 1 日生效。

15. 計劃優惠期（「優惠期」）為 2025 年 8 月 20 日至 2026 年 6 月 30 日（包括首尾兩日），並分為 4 個曆年季度，詳情如下：
- a. 第一個曆年季度為：2025 年 8 月 20 日至 2025 年 9 月 30 日
 - b. 第二個曆年季度為：2025 年 10 月 1 日至 2025 年 12 月 31 日
 - c. 第三個曆年季度為：2026 年 1 月 1 日至 2026 年 3 月 31 日
 - d. 第四個曆年季度為：2026 年 4 月 1 日至 2026 年 6 月 30 日
16. 如合資格卡會員欲參與積分加賞計劃，必須在優惠期完結前，透過指定連結成功登記積分加賞計劃，並於優惠期內以已登記的合資格卡完成合資格交易。登記指定連結將於 2025 年 8 月 20 日開放。合資格的卡會員於整個優惠期內只需完成一次登記。
17. 就積分加賞計劃而言，合資格交易只限於外幣簽賬（定義見條款3）、指定旅遊商戶簽賬（定義見條款19）、指定日常消費商戶簽賬（定義見條款20）；並已過賬的交易。合資格交易亦排除任何美國運通積分計劃條款及細則，或本計劃中列明之不屬於合資格交易項目。為免產生疑問，成功登記前的任何消費或簽賬均不計算入積分加賞計劃之合資格交易。美國運通對簽賬合資格與否的決定為最終及決定性。



18. 優惠一：外幣簽賬享額外 5 美國運通積分獎賞

- a. 優惠期內，合資格卡會員憑已登記之合資格卡以外幣簽賬，每 HK\$1 等值可額外獲 5 美國運通積分，每曆年季度上限為首 HK\$15,000 已過賬至已登記合資格卡賬戶之等值簽賬。

19. 優惠二：「指定旅遊商戶」簽賬享額外 7 美國運通積分獎賞

- a. 優惠期內，合資格卡會員憑已登記之合資格卡於指定旅遊商戶以港幣簽賬，每 HK\$1 額外獲得 7 美國運通積分，每曆年季度上限為首 HK\$15,000 已過賬至已登記合資格卡賬戶之簽賬。「指定旅遊商戶」的名單如下：
 - i. 航空公司：只適用於直接訂購客運航空公司定期航班之簽賬，不適用項目見條款 22；
 - ii. 指定網上旅遊商戶：只適用於指定網上旅遊商戶之香港網站（以香港為預設地區或域名結尾為.com.hk、.hk 或/hk）（「香港網站」），並以港幣結算之簽賬；以及於指定網上旅遊商戶但沒有指定香港網站的情況下進行之以港幣結算的簽賬。指定網上旅遊商戶名單如下：
 1. Agoda;
 2. American Express Travel Online;
 3. [Airbnb](#)
 4. Booking.com
 5. [CLUBMED](#)
 6. Expedia
 7. Hotels.com
 8. Hutchgo;
 9. Kaligo;
 10. Klook;
 11. Trip.com

20. 優惠三：「指定日常消費商戶」簽賬額外 7 美國運通積分獎賞

- a. 優惠期內，合資格卡會員憑已登記之合資格卡於指定日常消費商戶以港幣簽賬，每 HK\$1 額外獲得 7 美國運通積分，每曆年季度上限為首 HK\$15,000 已過賬至已登記合資格卡賬戶之簽賬。「指定日常消費商戶」名單如下：
 - i. 超級市場／百貨公司／個人護理／便利店（只適用於香港）：
 1. 759 阿信屋（只限門市）



2. AEON (只限百貨部及超市)
 3. APITA (只限門市)、UNY、CITISTORE (只限門市百貨部)
 4. OK 便利店 (只限門市)
 5. city'super、LOG-ON (全部只限門市)
 6. DON DON DONKI (只限門市)
 7. 萬寧、Mannings Baby、Mannings Plus (全部只限門市)
 8. 百佳超級市場、FUSION、TASTE、TASTE x FRESH、FOOD PARC、GREAT FOOD HALL、INTERNATIONAL、GOURMET、便利佳 (全部只限門市)
 9. 崇光超市 (門市及網店適用)
 10. U 購 Select、香港華潤萬家超級市場 (全部只限門市)
 11. VanGO 便利店 (只限門市)
 12. 屈臣氏 (只限門市)
 13. 惠康、3hreeSixty、Market Place、Oliver's The Delicatessen (全部只限門市)
 14. 一田百貨、一田超市、一田 YATADAY (全部只限門市)
- ii. 油站 (只限香港門市)
1. 加德士油站
 2. Esso 油站
 3. 中國石油加油站
 4. Shell 油站

以上優惠一、優惠二及優惠三統稱為「積分加賞計劃」。

21. 於本計劃獲得的額外積分將於合資格交易完成後的15個工作天內或於優惠期結束後90天內存入已登記的合資格卡賬戶內。
22. 為免產生疑問，以下交易不屬於合資格交易：
 - a. 通過第三方付款進行的交易。如並非直接與商戶進行交易，該交易將不符合資格。此外，在大多數情況下，如交易是使用電子錢包（包括但不限於 Alipay、微信支付。而 Apple Pay、Google Pay、Samsung Pay 則不受此限，即相關簽賬屬於合資格交易。）或通過第三方（包括授權零售商或轉售商及銷售網站）進行，或商戶是使用流動裝置或無線讀卡器處理交易，均不會獲得額外美國運通積分；或
 - b. 通過第三方機構進行的交易（包括但不限於透過第三方旅行社訂購航班/酒店套票及於退房時於酒店前檯付款）；或



- c. 包機或租賃私人飛機；或
 - d. 透過航空公司預訂之旅行套票、旅行團或遊輪假期所包括的機票；或
 - e. 透過航空公司預訂住宿、租車或遊輪；或
 - f. 航機上購物；或
 - g. 飛行常客計劃
23. 「指定旅遊商戶」之航空公司、指定網上旅遊商戶及指定日常消費商戶名單將會不時更新而不作任何事先通知。
24. 有關「指定旅遊商戶」之航空公司、指定網上旅遊商戶、指定日常消費商戶，是根據該商戶主要銷售產品而設定代號，並按照部份代號歸納為本計劃指定商戶類別。如個別商戶代號未有包括在內，相關交易不會獲得額外積分。如美國運通收到不準確資料或因而無法確定該簽賬是否屬於合資格交易，合資格卡會員可能不獲額外獎賞。如有任何疑問，請致電合資格卡背面的電話號碼。
25. 未過賬／取消／退款的交易或發現任何欺詐或最終取消／退款的交易，將不被視為合資格簽賬，並不計算入合資格交易。
26. 美國運通對任何由於系統不穩定所引致之登記延誤恕不負責。



The Platinum Card® Membership Rewards® Program Terms and Conditions

A. General Terms and Conditions:

1. This program is applicable for Cardmembers of The Platinum Card issued by American Express International, Inc. (**"American Express"**) in Hong Kong (**"Eligible Card"**, such holder, **"Eligible Cardmember"**). American Express® Peninsula Platinum Card is not applicable to this Program.
2. American Express Membership Rewards points under the American Express Membership Rewards Program (**"Membership Rewards Program"**) will accrue to the nearest dollar for each transaction.
3. Foreign currency spend must be settled in a foreign currency. Foreign currency means any currency other than Hong Kong Dollars. If a transaction is converted into Hong Kong Dollars prior to being submitted to American Express, the foreign currency spend earn rate will not apply. Payments for online transactions made in Hong Kong Dollars will also not be considered as foreign currency spend. Foreign currency spend excludes charges including but not limited to, charges and other fees.
4. For the avoidance of doubt, accumulation of spending for the Membership Rewards Program in each Eligible Cardmembers' account (**"Eligible Card Account"**) shall also include the spending of Supplementary Cards issued under that Eligible Card Account.
5. Adjustments will be made to the points accrued in the Membership Rewards Program Account opened for Eligible Cardmember (**"Program Account"**) if there are any credits posted to the Program Account, including but not limited to those arising from returned goods or services or from billing disputes. If Eligible Cardmember earn rate changes, the new earn rate will apply to any credits posted, regardless of the original earn rate for the purchase.
6. **"Enrollment Year"** means the period commencing on the Program Enrollment Date and ending on the last day of the twelfth (12th) month of the enrollment, and thereafter each successive twelve-(12) month period. **"Enrollment Date"** means the date on which Amex processes the application for enrollment in the Membership Rewards Program.
7. American Express Membership Rewards Program's terms and conditions is also applicable. Please [click here](#) for details.



8. American Express reserves the right to amend these Terms and Conditions, or suspend or terminate the program at any time without prior notice.
9. For enquiries, please call The Platinum Card Service on 2277 2233.
10. In case of any dispute, the decision of American Express shall be final.
11. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. The Platinum Card Membership Rewards Basic Earn Program and Turbo Program:

12. Eligible Cardmembers are automatically enrolled into The Platinum Card Membership Rewards Basic Earn Program and Turbo Program as below. Accumulation of spending for the Membership Rewards Program in the Eligible Card Account shall also include the spending on Supplementary Cards issued under that Eligible Card Account.
 - a. Access to redeem Frequent Traveler Rewards. For details, please refer to the [American Express Membership Rewards Terms and Conditions](#);
 - b. The Platinum Card Membership Rewards Basic Earn Program: Eligible Cardmember can earn one (1) Membership Reward point for every HK\$1 billed to the Eligible Card Account in Hong Kong Dollars; and three (3) Membership Rewards points for every eligible HK\$1 equivalent billed to the Eligible Card Account in foreign currencies.
 - c. Turbo Program: Eligible Cardmember can earn additional one (1) Membership Rewards point for every eligible HK\$1 equivalent billed to the Eligible Card Account in Hong Kong Dollars or foreign currencies, applicable to the first eligible HK\$160,000 billed per Enrollment Year (as defined at Clause 6).
13. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. The following types of charges are not eligible for Membership Rewards points: charges processed and billed prior to the Enrollment Date, American Express® Card annual fee, cash services, American Express® Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges-including Credit Card account finance charges, late payment and referral charges, tax refunds from overseas purchases, tax Bill payment and payment portion under "Points + \$" redemption items.
14. Point accrual is subject to the [American Express Membership Rewards Terms and Conditions](#).



C. “Up to 9X” Membership Rewards points Accelerator Program (“Accelerator Program”) (Includes the Membership Rewards points earned from Clause 12, Section B as above):

Revision: Accelerator Program is extended the Promotion Period to June 30, 2026, and updates on “The list of Designated Online Travel Merchants”. The relevant revision is reflected in Clause 15, 16 and 19aii, it is effective on January 1, 2026.

15. Accelerator Program Period (“**Promotion Period**”) is from August 20, 2025 to June 30, 2026 (both dates inclusive), and is divided into four (4) calendar quarters, details as below:
 - a. First Calendar Quarter: August 20, 2025, to September 30, 2025
 - b. Second Calendar Quarter: October 1, 2025, to December 31, 2025
 - c. Third Calendar Quarter: January 1, 2026, to March 31, 2026
 - d. Fourth Calendar Quarter: April 1, 2026, to June 30, 2026
16. If an Eligible Cardmember wishes to participate in the Accelerator Program, he/she must successfully enroll with his/her Eligible Card in the Accelerator Program via the designated link during the Promotion Period, and then complete Eligible Transaction(s) with the enrolled Eligible Card during the Promotion Period. The designated enrollment link will be opened on August 20, 2025. Eligible Cardmembers are only required to complete the enrollment once for the entire Promotion Period.
17. For this Accelerator Program, Eligible Transactions refer to Foreign Currencies spend (as defined in Clause 3), “Designated Travel Merchants” expenses (as defined at Clause 19), “Designated Everyday Spend Merchants” expenses (as defined at Clause 20) that are posted. Eligible Transactions shall be subject to any exclusions outlined in the American Express Membership Rewards Terms and Conditions or herein. For the avoidance of doubt, any spending/transaction that occurs prior to the successful enrollment for Eligible Card is not counted as qualified/eligible transactions under Eligible Transactions of this Accelerator Program. American Express’ decision on the eligibility of a spending shall be final and conclusive.
18. Offer 1: Extra Five (5) Membership Reward points on Foreign Currencies Spend:
 - a. During the Promotion Period, Eligible Cardmembers who spend in foreign currencies with the enrolled Eligible Card, can earn additional five (5) Membership Rewards points for every HK\$1 equivalent spent in foreign



currencies, up to the first HK\$15,000 billed to enrolled Eligible Card Account per calendar quarter.

19. Offer 2: Extra Seven (7) Membership Reward points on “Designated Travel Merchants” Expenses:

a. During the Promotion Period, Eligible Cardmembers who spend in Hong Kong Dollars at the designated travel merchants with their enrolled Eligible Card, can earn additional seven (7) Membership Rewards points for every HK\$1 spent in Hong Kong Dollars, up to the first HK\$15,000 billed to the enrolled Eligible Card Account per calendar quarter. The list of “Designated Travel Merchants” as below:

- i. Airlines: Only applicable to transaction(s) made with scheduled flights made directly with a passenger airline merchant , See Clause 22 for exclusion terms;
- ii. Designated online travel agencies: Only applicable to transaction(s) made on the Designated Online Travel Agencies’ Hong Kong website (website location preference as Hong Kong or domain ending with .com.hk or .hk or /hk) (“**Hong Kong Website**”) in Hong Kong Dollars; and transaction(s) made through the website of Designated Online Travel Agency without a designated Hong Kong Website but the transaction is made in Hong Kong Dollars. The list of designated online travel agencies is as below:
 1. Agoda
 2. American Express Travel Online
 3. Airbnb
 4. Booking.com
 5. CLUBMED
 6. Expedia
 7. Hotels.com
 8. Hutchgo
 9. Kaligo
 10. Klook
 11. Trip.com

20. Offer 3: Extra Seven (7) Membership Reward points on “Designated Everyday Spend Merchants” Expenses:

a. During the Promotion Period, Eligible Cardmembers who spend in Hong Kong Dollars at the Designated Everyday Spend Merchants with their enrolled Eligible Card, can earn additional seven (7) Membership Rewards points for every HK\$1 spent in Hong Kong Dollars, up to the first HK\$15,000 billed to the enrolled Eligible Card Account per calendar quarter. The list of the “Designated Everyday Spend Merchants” is as below:



i. Supermarkets/Department Stores / Personal Care / Convenience

Stores located at Hong Kong only:

1. 759 Store (In-store only)
2. AEON (Department store and Supermarket in store only)
3. APITA (In-store only) , UNY, CITISTORE (Department in-store only)
4. Circle K Convenience Stores (In-store only)
5. city'super, LOG-ON (All in-store only)
6. DON DON DONKI (In-store only)
7. Mannings, Mannings Baby, Mannings Plus (All in-store only)
8. PARKnSHOP, FUSION, TASTE, TASTE x FRESH, FOOD PARC , GREAT FOOD HALL, INTERNATIONAL, GOURMET, EXPRESS (All in-store only)
9. SOGO Freshmart (Instore and e-shop are applicable)
10. U Select, Vanguard (All in-store only)
11. VanGO (In-store only)
12. Watsons (In-store only)
13. Wellcome, 3hreeSixty, Market Place, Oliver's The Delicatessen (All in-store only)
14. YATA Department Store, YATA Supermarket, YATADAY (All in-store only)

ii. Gas Stations (In-store located at Hong Kong only):

1. Caltex Station
2. Esso Station
3. PetroChina Station
4. Shell Station

Above Offer 1, Offer 2 and Offer 3 are collectively as "Accelerator Program".

21. Additional points accrued from this Program shall be credited to the enrolled



Eligible Card Account within fifteen (15) business days from Eligible Transaction but may take up to ninety (90) days from the end of Promotion Period.

22. For the avoidance of doubt, the following transactions are not Eligible Transactions:
- a. Payments made through third-party payment. Transactions will not be qualified if they are not made directly with the merchant. If the transaction is made with an electronic wallet (including but not limited to Alipay, WeChat Pay. Meanwhile, Apple Pay, Google Pay and Samsung Pay are not subject to the aforementioned restrictions and remain eligible for the offer.) or through a third-party including authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it, no Membership Reward points shall be earned, or
 - b. Payments made through a third-party establishment (including but not limited to booking of flight/hotel stay package made through a third-party airline agent and payment is made at hotel counter upon check-out), or
 - c. For charter flights or private jet flights, or
 - d. For flights that are part of travel packages, tours, or cruises sold via an airline, or
 - e. For accommodation, car rental, or cruises bookings made via an airline, or
 - f. For in-flight sales, or
 - g. For Frequent Flyer Programs.
23. The list of Airlines under Designated Travel Merchants, Designated Travel Merchants and Designated Everyday Spend Merchants are updated from time to time without prior notice.
24. Regarding the Airlines under Designated Travel Merchants, Designated Travel Merchants and Designated Everyday Spend Merchants, their codes are assigned based their major business, and some of the codes are grouped into categories that are eligible for the designated merchant categories for this Program. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a rewards category. If American Express receives inaccurate information or is otherwise unable to identify the purchase as eligible for a reward category, Eligible Cardmember may not receive additional rewards. Please call the number at the back of your Card for further enquiries.
25. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered as ineligible transactions and shall be excluded from the Eligible Transaction.



26. American Express is not responsible for any enrollment delays due to system instability.