



Terms & Conditions of Pay with Points – Cover it with Points (formerly known as “Select & Redeem”) Special Reward (“Promotion”)

1. The promotion begins on August 20, 2020 and ends on September 19, 2020, inclusive (“promotion period”). The value of Membership Rewards® points of Eligible Cardmembers when redeemed for the Pay with Points – Cover it with Points option will automatically be in a rate of 210 Membership Rewards points to HK\$1 for the promotion period (“Promotion”) to pay for Eligible transactions on the statement of Eligible Cards. Pay with Points – Cover it with Points Terms and Conditions apply, details please see [[americanexpress.com/en-hk/rewards/membership-rewards/agency/Pay-with-Points/Cover-w-Points/PWP-COVER](https://americanexpress.com/en-hk/rewards/membership-rewards/agency/Pay-with-Points/Cover-w-Points/PWP-COVER)].
2. Eligible Cardmembers include Membership Rewards enrollees of Centurion® Card, The Platinum Card®, American Express® Peninsula Platinum Card, American Express® Platinum Credit Card, American Express® Gold Card, American Express® Peninsula Gold Card, American Express® Gold Credit Card, American Express® Card, American Express® Credit Card issued by American Express International, Inc. (“American Express”) in Hong Kong (“Eligible Cardmembers”) (“Eligible Cards”). Eligible Cardmembers DO NOT include Cardmembers of American Express® Corporate Card, American Express® Gold Corporate Card, American Express® Gold Business Card, American Express® Business Card, American Express® Cathay Pacific Elite Credit Card, American Express® Cathay Pacific Credit Card, American Express® Cathay Pacific Elite Corporate Card, American Express® Cathay Pacific Corporate Card, American Express® Cheung Kong Card, Blue Cash<sup>SM</sup> Credit Card from American Express, American Express® I.T Cashback Card and credit cards bearing the American Express name, brand or logo issued by DBS Bank (Hong Kong) Limited.
3. Each transaction eligible for the Promotion (“Eligible Transaction”) must: (a) appear on your Account Summary page on MYCA (“Account Summary”) or on the homepage of the Amex HK App (“Homepage”); (b) be redeemed from the transaction appearing on your Account Summary or Homepage during the promotion period; (c) not currently or have previously been disputed; (d) not be a fee or interest charge; and (e) relate to a purchase transaction made using an Eligible Card and submitted by a merchant or otherwise recognized by our systems as a transaction on the Eligible Card.
4. Eligible Card account must not be cancelled or past due at the time of fulfilment of any offers. Terms and Conditions for the Membership Rewards program apply. Visit [[americanexpress.com/en-hk/rewards/membership-rewards/terms](https://americanexpress.com/en-hk/rewards/membership-rewards/terms)] for more information.
5. American Express reserves the right to amend the Terms and Conditions, suspend or terminate the offers at any time without prior notice.
6. In case of any dispute, American Express reserve the right of final decision.
7. In case of inconsistency between English and Chinese versions, the English version will prevail.