



Welcome Offers Terms & Conditions

1. The Welcome Offer and the First Year Annual Fee Waiver are only valid for approved Blue CashSM Credit Card from American Express applications that are received and approved by American Express International, Inc. on or between October 1, 2018 and December 31, 2018 (both dates are inclusive).
2. The Welcome Offer mentioned at Clause 4, 5 and 6 below are only applicable for the Blue CashSM Credit Card from American Express application submitted and approved online via any marketing communications by The Club.
3. The specified Welcome Offer cannot be changed after online application is submitted.
4. 1,600 Clubpoints from The Club are applicable only for the members of The Club membership. Redemption letter for the Complimentary 1,600 Clubpoints will be sent to the Basic Cardmember within 8 weeks upon Card approval. Clubpoints will be credited to Cardmember's The Club membership account in 6 weeks upon Cardmember registration at <http://cli.re/GekMbg>. The Clubpoints calculation and redemption are subject to Terms and Conditions of Club HKT Limited. For details, please visit The Club website.
5. HK\$200 Bonus Cashback will be credited to the qualifying Basic Cardmembers's Account within 8 weeks upon the approval of the Blue CashSM Credit Card from American Express.
6. To enjoy this Welcome Offer, a Cardmember is required to spend an aggregate of at least HK\$6,000 on his or her Basic and Supplementary Cards within the first 2 months from the date of approval of the Basic Card. The Basic Cardmember will receive HK\$600 Bonus Cashback. Cashback will be credited to the qualifying Basic Cardmembers's Account within 8 weeks upon the Cardmember reaching the spend threshold set out above.
7. Cashback Terms and Conditions apply.
8. The following types of charges are not eligible to be counted towards the spend threshold for cash coupons: Charges processed and billed prior to the Enrollment Date, American Express Card annual fee, balance transfer, Express Cash and other cash services, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, Charges for dishonored cheques, Finance charges, late payment and referral charges, tax refunds from overseas purchases, Tax Bill payment and any utility gas and electricity payment on Cardmembers' Card Accounts and Linked Accounts. For further details, please refer to www.americanexpress.com.hk
9. The minimum annual income requirement for Blue CashSM Credit Card from American Express applicant is HK\$150,000.
10. The first year annual fee waiver is applicable within 12 months of Card issuance from the date of Basic Card approval. Thereafter, annual card fee of **HK\$980** (include one Basic Card and 2 Supplementary Cards) will be charged. Additional Blue CashSM Credit Card from American Express (i.e. third and subsequent Supplementary Cards) Supplementary Cards carry an annual fee of **HK\$490**.

11. The monthly interest rate for retail purchases is 2.6% (APR of 36.07%) and 2.6% for cash advance (APR of 38.23%). (An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.)
12. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
13. Existing Blue CashSM Credit Card from American Express Cardmembers and applicants who have held Blue CashSM Credit Card from American Express (Basic card) at any time within the past 12 months from the date of this application are not eligible for the Welcome Offer and the First Year Annual Fee Waiver.
14. If Basic Cardmember cancels the Blue CashSM Credit Card from American Express within 12 months of card issuance, American Express reserves the right to debit the original price of the Welcome Offer and the First Year Annual Fee Waiver.
15. American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
16. Should any dispute arise, the decision of American Express International, Inc. shall be final.
17. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.