



## American Express Explorer® Credit Card

### Welcome Offers Terms and Conditions:

1. The Welcome Offers (as mentioned in clauses 3 to 4 of the Terms and Conditions) are only valid for approved American Express Explorer Credit Card applications that are submitted online via dedicated URLs and such online application has been successfully approved by American Express International, Inc. (“American Express”) on or before November 22, 2023.
2. The specified offer cannot be changed after the online application is submitted.
3. Online and first transaction bonus for **New Basic Cardmembers\***: For New Basic Cardmembers\* who submit their Card applications online via dedicated URLs and all required valid documents within 7 working 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, the Basic Cardmembers will receive a HK\$500 statement credit. The HK\$500 statement credit will be credited to Eligible Card accounts within 8 weeks upon successful spending. Should Cardmembers not receive the mentioned Welcome Offers within 8 weeks, please contact American Express Customer Service hotline.

**\*New Basic Cardmembers** refer to those who have NOT held or cancelled any approved Basic Card products issued by American Express Hong Kong within the past 12 months from the date of this application.

4. Online and first transaction bonus for **Existing Basic Cardmembers^**: For Existing Basic Cardmembers^ who submit their Card applications online via dedicated URLs and all required valid documents within 7 working 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, Basic Cardmembers will receive a HK\$300 statement credit. The HK\$300 statement credit will be credited to Eligible Card accounts within 8 weeks upon successful spending. Should Cardmembers not receive the mentioned Welcome Offers within 8 weeks, please contact American Express Customer Service hotline.

**^Existing Basic Cardmembers** refer to those who are currently holding and who have held or cancelled any approved Basic Card products issued by American Express Hong Kong within the past 12 months from the date of this application.

5. The relevant Card must be valid and in good standing status at the time of receiving the cash vouchers and Membership Rewards® points. American Express reserves the right not to offer any cash vouchers or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.
6. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards program Terms and Conditions apply. The following charges are not eligible to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards program, American Express® Card annual fee, balance transfer, 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 of American Express Membership Rewards program, please refer to [americanexpress.com/en-hk/rewards/membership-rewards/about-program](https://americanexpress.com/en-hk/rewards/membership-rewards/about-program).
7. Foreign currencies spend has to 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, foreign currencies spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered as foreign currencies spend. Foreign currencies spend excludes charges.

8. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
9. The first year annual fee waiver is applicable within 12 months from the date of approval of the Basic Card. Thereafter, annual Card fee of **HK\$1,800** of the following year (include one Basic Card and two Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's annual spending on the Card is HK\$150,000 or above.
10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. Existing American Express® Explorer Credit Card Basic Cardmembers and applicants who held the Basic Card of American Express Explorer Credit Card at any time within the past 12 months from the date of this application are not eligible for the first-year annual fee waiver. American Express reserves the right to debit the original price of the Welcome Offers and first-year annual fee without prior notice.
12. If American Express Explorer Credit Card Basic Cardmember cancels the American Express Explorer Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offers without prior notice.
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 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.
16. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.