

American Express® Cathay Pacific Elite Credit Card Welcome Offers and Terms and Conditions:



Asia Miles earned	Simply
HK\$ 2,000 Early Bird Bonus	Submit all documents within 7 days
Up to HK\$ 100,000 for eligible spending in the first 3 months	Spend locally: HK\$2 = HK\$1 (up to HK\$ 50,000) Foreign Currency Spend (both online and offline) equivalent to: HK\$2 = HK\$1 (up to HK\$ 50,000)
Up to HK\$ 3,000 Supplementary Card Bonus	Apply for 2 Supplementary Cards (HK\$ 1,500 each)
A total of up to HK\$ 105,000	

*Aggregate eligible spending of Basic and Supplementary Card(s).

- These Welcome Offers are only valid for approved American Express Cathay Pacific Elite Credit Card applications that are received and approved by American Express International, Inc. through this invitation between October 9, 2017 and December 22, 2017 (both dates inclusive). Please quote the assigned RSVP code indicated when you make enquires.
- Early Bird Bonus: For Basic Cardmembers who submit their Card application and all required valid documents within 7 days from the date of application submission, 2,000 Asia Miles will be credited to the Basic Cardmembers' Asia Miles account within 8 weeks after the application of Basic Card is approved. American Express International, Inc. reserves the right to debit bonus miles from any ineligible applicant's Asia Miles account.
- During the first 3 months from the date of approval of the Basic Card, the Cardmember will enjoy the following welcome offer earn rates:
 - 1 Asia Mile for every HK\$2 spent on local transactions, up to a maximum of 50,000 Asia Miles (i.e. spend cap of HK\$100,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, the Cardmember will earn 1 Asia Mile for every HK\$6 spent on local transactions, and the number of Asia Miles earned based on this earn rate shall not be capped. Local transactions are transactions settled in Hong Kong Dollars and made at merchants located in Hong Kong.
 - 1 Asia Mile for every HK\$2 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 50,000 Asia Miles (i.e. spend cap of HK\$100,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, Cardmember will earn 1.5 Asia Miles for every HK\$6 (or equivalent) of your foreign currency spent (both online and offline) and the number of Asia Miles earned based on this earn rate shall not be capped. Foreign Currency 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 International, Inc., Foreign currency 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 currency spend. Foreign currency spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.
- The Basic Cardmember will receive 1,500 Asia Miles for each approved supplementary Card. Asia Miles will be credited to Basic Cardmember within 12 weeks upon receiving the Supplementary Card by the Cardmember.
- The Basic Cardmember of American Express Cathay Pacific Elite Credit Card Account can apply up to 2 complimentary Supplementary Cards. Each Basic Cardmember of American Express Cathay Pacific Elite Credit Card Account can enjoy up to 3,000 Asia Miles.
- Asia Miles™ terms and conditions apply. The following types of charges are not eligible to earn Asia Miles under the Welcome Offers in paragraphs 3 : finance charges, late payment charges and other fees and charges (including charges for dishonoured cheques), balance transfers, Express Cash, refunds (including tax refunds for overseas purchases), tax bill payment and other credits to your account. The following transactions are also not eligible for Asia Miles: amounts billed for gas, electricity and other utilities and the purchase of American Express Travellers Cheque. For further details, please refer to www.americanexpress.com.hk
- The first year annual fee waiver is applicable within 12 months of Card issuance from the date of the Basic Card approval. Thereafter, annual Card fee of HK\$1,800 (Include 1 basic Card and 2 supplementary Cards) will be charged except that such fees may be waived by American Express International, Inc. if the Cardmember's annual spending on the Card exceeds HK\$150,000 or if the Cardmember is the holder of Macro Polo Club Silver tier membership tier (or above) at the time of annual Card fee renewal.
- American Express International, Inc. reserves the right to decline applicants who have unsatisfactory credit history or do not meet its credit criteria.
- Applicants who have held either an American Express Cathay Pacific Elite Credit Card or an American Express Cathay Pacific Credit Card at any time within the past 12 months from the date of application are not eligible for the Welcome Offers and the first year annual fee waiver.
- If the Basic Cardmember cancels the American Express Cathay Pacific Elite Credit Card within 12 months of Card issuance, American Express International, Inc. reserves the right to debit the original price of these Welcome Offers.
- American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
- Should any dispute arise, the decision of American Express International, Inc. shall be final.
- In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

If you are holding an American Express Cathay Pacific Elite Credit Card or an American Express Cathay Pacific Credit Card, please kindly disregard this invitation.

American Express® Cathay Pacific Credit Card Welcome Offers and Terms and Conditions:



Asia Miles earned	Simply
¥ 1,500 Early Bird Bonus	Submit all documents within 7 days
Up to ¥ 100,000 for eligible spending in the first 3 months	Spend locally: HK\$2 = ¥1 (up to ¥ 50,000) Foreign Currency Spend (both online and offline) equivalent to: HK\$2 = ¥ 1 (up to ¥ 50,000)
Up to ¥ 3,000 Supplementary Card Bonus	Apply for 2 Supplementary Cards (¥ 1,500 each)
A total of up to ¥ 104,500	

*Aggregate eligible spending of Basic and Supplementary Card(s).

- These Welcome Offers are only valid for approved American Express Cathay Pacific Credit Card applications that are received and approved by American Express International, Inc. through this invitation between October 9, 2017 and December 22, 2017 (both dates are inclusive). Please quote the assigned RSVP code indicated when you make enquires.
- Early Bird Bonus: For Basic Cardmembers who submit their Card application and all required valid documents within 7 days from the date of application submission. 1,500 Asia Miles will be credited to the Basic Cardmembers' Asia Miles account within 8 weeks after the application of Basic Card is approved. American Express International, Inc. reserves the right to debit bonus miles from any ineligible applicant's Asia Miles account.
- During the first 3 months from the date of approval of the Basic Card, the Cardmember will enjoy the following welcome offer earn rates:
 - 1 Asia Mile for every HK\$2 spent on local transactions, up to a maximum of 50,000 Asia Miles (i.e. spend cap of HK\$100,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, the Cardmember will earn 1 Asia Mile for every HK\$8 spent on local transactions, and the number of Asia Miles earned based on this earn rate shall not be capped. Local transactions are transactions settled in Hong Kong Dollars and made at merchants located in Hong Kong.
 - 1 Asia Mile for every HK\$2 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 50,000 Asia Miles (i.e. spend cap of HK\$100,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, Cardmember will earn 1.5 Asia Miles for every HK\$8 (or equivalent) of your foreign currency spend (both online and offline) and the number of Asia Miles earned based on this earn rate shall not be capped. Foreign currency 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 International, Inc., foreign currency spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. Foreign currency spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.
- The Basic Cardmember will receive 1,500 Asia Miles for each approved supplementary Card. Asia Miles will be credited to Basic Cardmember within 12 weeks upon receiving the Supplementary Card by the Cardmember.
- The Basic Cardmember of American Express Cathay Pacific Credit Card Account can apply up to 2 complimentary Supplementary Cards. Each Basic Cardmember of American Express Cathay Pacific Basic Credit Card Account can enjoy up to 3,000 Asia Miles.
- Asia Miles™ terms and conditions apply. The following types of charges are not eligible to earn Asia Miles under the Welcome Bonus and Welcome Offers in paragraphs 3 respectively: finance charges, late payment charges and other fees and charges (including charges for dishonoured cheques), balance transfers, Express Cash, refunds (including tax refunds for overseas purchases), tax bill payment and other credits to your account. The following transactions are also not eligible for Asia Miles: amounts billed for gas, electricity and other utilities and the purchase of American Express Travellers Cheque. For further details, please refer to www.americanexpress.com.hk
- The first year annual fee waiver is applicable within 12 months of Card issuance from the date of the Basic Card approval. Thereafter, annual Card fee of HK\$980 (Include 1 basic Card and 2 supplementary Cards) will be charged except that such fees may be waived by American Express International, Inc. if the Cardmember's annual spending on the Card exceeds HK\$100,000 or if the Cardmember is the holder of Macro Polo Club Silver tier membership tier (or above) at the time of annual Card fee renewal.
- American Express International, Inc. reserves the right to decline applicants who have unsatisfactory credit history or do not meet its credit criteria.
- Applicants who have held either an American Express Cathay Pacific Elite Credit Card or an American Express Cathay Pacific Credit Card at any time within the past 12 months from the date of application are not eligible for the Welcome Offers and the first year annual fee waiver.
- If the Basic Cardmember cancels the American Express Cathay Pacific Credit Card within 12 months of Card issuance, American Express International, Inc. reserves the right to debit the original price of these Welcome Offers.
- American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
- Should any dispute arise, the decision of American Express International, Inc. shall be final.
- In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

If you are holding an American Express Cathay Pacific Elite Credit Card or an American Express Cathay Pacific Credit Card, please kindly disregard this invitation.