



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

1. These Welcome Offers are only valid for approved American Express Cathay Pacific Elite Credit Card applications that received by American Express International, Inc. within 30 days upon receiving this invitation.
2. Early Bird Bonus of 4,000 Asia Miles will be credited to the Basic Cardmembers' Asia Miles account within 8 weeks after the application of Basic Card is approved.
3. Welcome Bonus: Provided the Cardmember spends an aggregate of at least HK\$5,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Cardmember will receive an additional 5,000 Asia Miles which will be credited to the Asia Miles account of the qualified Basic Cardmember within 8 weeks upon the Cardmember reaching the spending threshold set out above.
4. During the first 3 months from the date of approval of the Basic Card, the Cardmember will enjoy the following welcome offer earn rates:
 - (a) 1 Asia Mile for every HK\$5 spent on local transactions, up to a maximum of 40,000 Asia Miles (i.e. spend cap of HK\$200,000). 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.
 - (b) 1 Asia Mile for every HK\$3 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 30,000 Asia Miles (i.e. spend cap of HK\$90,000). 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 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.
5. 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 and 4 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
6. HK\$6 = 3 Asia Miles Offer (Cathay Pacific online booking bonus) is only applicable to American Express Cathay Pacific Elite Credit Card applications applied via the designated links. Cathay Pacific online booking bonus is valid for 6 months from the card approval date.
7. Cathay Pacific online booking bonus is only applicable to Cathay Pacific tickets purchased online through www.cathaypacific.com and settled in Hong Kong dollar. Cardmember must log in using his/ her own Marco Polo Club/ Asia Miles membership number to make the purchase and the ticket purchased must be for the same Cardmember who travels and completes the journey. When making a purchase, the "Name of Cardholder" entered in the Payment Details page must match the name registered with the Marco Polo Club/ Asia Miles membership. Cathay Pacific will credit American Express Cathay Pacific Elite Credit / American Express Cathay Pacific Credit Cardmember with 2 Bonus Asia Miles for every HK\$6 of the ticket fare. Flights and Hotels packages provided by Cathay Holidays Limited booking through www.cathaypacific.com, tickets purchased through Cathay Pacific China website and award redemption bookings are not eligible. Full payment must be made by American Express Cathay Pacific Elite Credit Card / American Express Cathay Pacific Credit Card.
8. 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 if the Cardmember's annual spending on the Card exceeds HK\$150,000 or if the Cardmember is the holder of The Macro Polo Club Silver membership tier (or above) at the time of annual Card fee renewal.
9. American Express International Inc. ("American Express") reserves the right to decline applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. Applicants who are currently holding or 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.
11. If the Basic Cardmember cancels the American Express Cathay Pacific Elite Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of these Welcome Offers.
12. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
13. Should any dispute arise, the decision of American Express shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. 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.



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 - (a) 1 Asia Mile for every HK\$5 spent on local transactions, up to a maximum of 40,000 Asia Miles (i.e. spend cap of HK\$200,000). 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.
 - (b) 1 Asia Mile for every HK\$3 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 30,000 Asia Miles (i.e. spend cap of HK\$90,000). 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.
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8. 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 if the Cardmember's annual spending on the Card exceeds HK\$100,000 or if the Cardmember is the holder of The Macro Polo Club Silver membership tier (or above) at the time of annual Card fee renewal.
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