

American Express Explorer® Credit Card Referral Program Terms and Conditions

1. Subject to clause 2 of these Terms and Conditions, American Express Basic Cardmembers ("Referrer") are eligible to participate in this Member-Get-Member Referral Program ("MGM Program"). In respect of any referral submitted by the Referrer pursuant to this MGM Program, the Referrer warrants and confirms that
 - a. the Referrer had given written notice to the referred potential new customer ("Referee") as required under the Hong Kong Personal Data (Privacy) Ordinance, and had obtained the Referee's written consent to the provision of his/her personal data to American Express International, Inc. ("American Express") for the purposes of American Express contacting the Referee and using the Referee's personal data for direct marketing American Express's credit/charge Card products and services;
 - b. the use of personal data by American Express is consistent with the consent which the Referrer has obtained from the Referee;
 - c. the data provided by the Referrer is correct and up-to-date;
 - d. American Express has the right to request for verification of the data provided by the Referrer;
 - e. American Express may advise the Referee that the Referrer had provided the Referee's personal data to American Express; and
 - f. the Referrer shall indemnify American Express for any loss, damage or liability suffered or incurred by American Express arising from or in relation to the breach of any of the above warranties by the Referrer.
2. American Express Explorer Credit Cardmember ("Referrer") will be entitled to earn Basic Referral Rewards and Exclusive referral Rewards when Referrer successfully refers American Express Explorer Credit Card between September 22, 2022 to December 31, 2022 (both dates are inclusive, "Promotion Period") to the Referee. Referee's Basic Card application must be approved on or before January 15, 2023.
 - a. Basic Referral Rewards
For an approved American Express Explorer Credit Card (Basic Card) application via this MGM program, the Referrer will receive HK\$500 statement credit per successful referral.

b. Exclusive Referral Rewards

Referrer will receive a limited-edition ANSON KONG X EXPLORER Bucket Hat Set ("Hat Set") as exclusive referral rewards on top of basic referral rewards when Referrer successfully refer first friend. During the Promotion Period, each Referrer can only receive exclusive referral rewards once.

3. During the Promotion Period, eligible Referrer must be a Basic Cardmember of American Express Explorer Credit Card issued by American Express in Hong Kong.
4. Basic Referral Rewards will be credited to Referrer's Basic Card Account within 8 weeks upon the Basic Card approval of Referee.
5. Hat Set is in limited quantity of 5,000 sets, on a first-come-first-served basis, available while stock lasts. A redemption letter will be sent to each eligible Referrer within 16 weeks upon Basic Card approval of Referee. Referrer must bring the original redemption letter and the eligible credit card as specified in the redemption letter to redeem the prize at the designated redemption center before the specified redemption deadline stated in the redemption letter. Once the redemption letter has been sent, American Express will not be responsible for any loss, expiration, damage and theft of the redemption letter. Redemption details including the redemption flow, address of redemption centers and the specified redemption deadline will be listed in the redemption letter. Hat Set is not redeemable for cash, transferable or exchangeable. Should Referrer not receive the mentioned redemption letter within 16 weeks, please call the number on the back of the Card for assistance. In the event that the Hat Set is out-of-stock, eligible Referrer will be entitled to receive HK\$200 statement credit as alternative. HK\$200 statement credit will be credited to Eligible Card accounts within 16 weeks upon Basic Card approval of Referee.
6. Self-referral will not be accepted for this MGM Program. The Referee must not currently hold an American Express Explorer Credit Card (Basic Card).
7. The Referee must be a new customer ("New Customer"). New Customer shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled American Express Explorer Credit Card (Basic Card) issued by American Express in Hong Kong.
8. Referee must apply via the unique referral link of MGM program in order to earn the referral bonus for himself / herself and the Referrer. If Referee does not apply through specific referral link so that Referral Bonus cannot be credited to both Referrer and Referee, American Express will not bear any responsibility.
9. Your Card Account's eligibility to participate in the Referral program is based on your overall credit rating and other factors including your Account history with American Express.

10. Only one referral for each Referee will be counted. In the event that a Referee is referred by more than one Referrer, the successful referral will be based on the details of the Referrer confirmed by the Referee.
11. Referrer and Referee Card accounts must be active and remain in good condition during the Promotion Period and fulfillment of referral bonus. American Express reserves the right not to offer any gift, cash vouchers, Membership Rewards points or statement credit to Cardmembers who fail to fulfill the above conditions without prior notice.
12. 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.
13. Should the Referee cancel the Card within 12 months upon Card approval, fee equivalent to the Referrer and Referee bonus shall be charged to the Referrer's and Referee's Card accounts respectively without prior notice.
14. American Express reserves the right to vary or cancel this MGM Program and / or amend or alter these Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express shall be final.
15. Shall there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.