



American Express Essential[®] Credit Card Welcome Offer

Terms and Conditions

1. The Member-Get-Member referral bonus (as mentioned in clause 3 of this Terms and Conditions) and Welcome Offers (as mentioned in clause 4 of this Terms and Conditions) are only valid for approved American Express Essential[®] Credit Card applications that are submitted by clicking the 'Apply now' button in this page, and are received by American Express International, Inc. ("American Express") on or before June 30, 2025.
2. The specified offer cannot be changed after online application is submitted.
3. Referral Bonus: Provided the Cardmember spends an aggregate of HK\$2,000 or above on his or her Basic and/or Supplementary Cards within the first 2 months from the date of approval of the Basic Card, the Basic Cardmember will receive 22,500 Membership Rewards[®] Points of Member-Get-Member referral bonus. The referral bonus will be credited to Basic Cardmember's Membership Rewards Account within 12 weeks upon the Cardmember reaching the spending threshold set out above. Should Cardmember not receive the mentioned Member-Get-Member referral bonus within 12 weeks, please contact American Express Customer Service hotline.
4. Welcome Offer: Provided the Cardmember spends an aggregate of HK\$2,000 or above on his or her Basic and/or Supplementary Cards within the first 2 months from the date of approval of the Basic Card, the Basic Cardmember will receive a statement credit of HK\$200. The statement credit will be credited to the qualifying Basic Cardmembers within 8 weeks upon the Cardmember reaching the spending threshold set out above. Should the Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
5. The relevant Card must be valid and in good standing status at the time of receiving the statement credit. American Express reserves the right not to offer any statement credit 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. The following charges **are not eligible** to earn for the Referral Bonus and Welcome Offer as mentioned in clause 3 and 4 of the Terms and Conditions: purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods) ,transactions in local auction houses billed in Hong Kong dollars, 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, 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/enhk/rewards/membership-rewards/about-program.
7. The minimum annual income requirement for American Express Essential Credit Card applicant is



HK\$120,000.

8. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
9. Existing American Express Essential Credit Card Basic Cardmembers and applicants who held the Basic Card of American Express Essential Credit Card at any time within the past 12 months from the date of this application are not eligible for this Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer without prior notice.
10. If American Express Essential Credit Card Basic Cardmember cancels the American Express Essential Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offer without prior notice.
11. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
12. Should any dispute arise, the decision of American Express shall be final.
13. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



條款及細則：

1. 推薦計劃獎賞及迎新優惠 (條款及細則 3 至 4 所列之優惠) 只適用於透過此網頁遞交的美國運通 Essential® 信用卡申請，而該申請並獲美國運通國際股份有限公司 (「美國運通」) 於 2023 年 9 月 30 日或之前成功批核。
2. 網上申請一經遞交，指定之迎新優惠將不可更改。
3. 推薦獎賞：受薦人須於基本卡批核後之首 2 個月內以基本卡及/或附屬卡的累積簽賬額滿 HK\$2,000 或以上，方可獲取 22,500 美國運通積分推薦獎賞。積分將於簽賬後 8 個星期內存入受薦人之基本卡的美國運通積分計劃戶口內。
4. 迎新優惠：會員須以基本卡批核後首 2 個月之基本卡及/或附屬卡的累積簽賬額滿 HK\$2,000 或以上，方可獲取 HK\$200 簽賬回贈。簽賬回贈將於會員簽賬滿上述金額後的 8 星期內存入基本卡會員的賬戶內。如會員於 8 星期內未能收到上述的迎新優惠，請致電美國運通客戶服務熱線查詢。
5. 有關的運通卡必須在獲贈簽賬回贈或美國運通積分期間仍然有效及信用狀態良好。否則，美國運通有權隨時取消給予任何簽賬回贈或美國運通積分而毋須作出任何通知。
6. 取消、退款、有爭議或未誌賬的交易，均不作有效交易計算。下列款項不會賺取此條款及細則所述之迎新優惠：參加美國運通積分計劃前已過數及計算的簽賬、結餘轉戶及其他現金透支服務、購買美國運通旅行支票、購買美國運通禮券或旅遊支票禮券或旅遊禮券、因不能兌現支票而收取的費用、財務費用、過期付款附加費及追討欠賬的費用、海外簽賬退稅、繳附稅項及所有經美國運通卡賬戶或綜合登記戶口繳付煤氣及電費之公營機構簽賬。
7. 美國運通 Essential 信用卡申請人全年收入最少為 HK\$120,000。
8. 美國運通保留拒絕有不良信貸記錄或未能符合信貸要求的申請。



9. 迎新優惠不適用於現時或申請日期起過去 12 個月曾為美國運通 Essential 信用卡基本卡會員。美國運通保留從會員之運通卡賬戶內扣除有關迎新優惠價值之權利而不作事先通知。
10. 如美國運通 Essential 信用卡基本卡會員於基本卡批核後 12 個月內取消該卡，美國運通保留從會員之運通卡賬戶內扣除有關迎新優惠價值之權利而不作事先通知。
11. 如對此優惠有任何疑問，請致電卡片背面顯示的 24 小時熱線或客戶服務熱線 2277 1010 查詢。
12. 美國運通保留修改所有優惠條款及細則或終止推廣之權利而不作事先通知。
13. 如有任何爭議，美國運通將保留最終決定權。
14. 若本條款的中文與英文版本之間有任何歧義之處，應以英文之解釋為據。