



The Platinum Card® Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 3 to 5 of the Terms and Conditions) is only valid for approved applications for The Platinum Card 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 October 31, 2025 and approved by November 15, 2025.
2. The specified offer cannot be changed after the online application is submitted.
3. Online Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 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, a HK\$1,000 Apple Store Gift Card will be sent to the Basic Cardmember within 8 weeks after the successful spending.
4. Welcome Bonus: Cardmembers will receive a Welcome Bonus when spending on his or her Basic and/or Supplementary Cards meets the following spending tiers within the first 3 months from the date Basic Card approval. The Apple Store Gift Card will be sent to the Basic Cardmember within 8 weeks upon such spend. Should Cardmember not receive the mentioned Welcome Bonus within 8 weeks, please contact American Express Customer Service hotline.

| Aggregate Spending | Welcome Bonus |
|-------------------------|--|
| HK\$15,000 – HK\$49,999 | HK\$1,200 Apple Store Gift Card |
| HK\$50,000 or more | Additional HK\$1,500 Apple Store Gift Card |

Example 1: Cardmembers will receive HK\$1,200 Apple Store Gift Card as Welcome Bonus when spending meets HK\$15,000, on his or her Basic and/or Supplementary Cards within the first 3 months from the date of Basic Card approval.

Example 2: Cardmembers will receive HK\$1,200 Apple Store Gift Card and extra HK\$1,500 Apple Store Gift Card, a total of HK\$2,700 Apple Store Gift Card as Welcome Bonus when spending meets HK\$50,000, on his or her Basic and/or Supplementary Cards within the first 3 months from the date of Basic Card approval.

5. Foreign Currencies Spending Bonus: For Basic and/ or Supplementary Cardmembers who make an aggregate spending of HK\$30,000 in foreign currencies within the first 3 months from the date of Basic Card approval, 944,000 Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards® Program Account within 8 weeks upon such spend. Should Cardmember not receive the mentioned Welcome Bonus within 8 weeks, please contact American Express Customer Service hotline.
6. The following charges are **not eligible** to earn for the Welcome Offer as mentioned in clauses 3 to 5 of the Terms and Conditions respectively : purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods), finance charges, late payment charges and other fees and charges (including charges for dishonored cheques), balance transfers, , refunds (including tax refunds for overseas purchases) , tax bill payment, utilities payment, purchase of American Express Travelers cheque and other credits to your account. For further details, please refer to www.americanexpress.com.hk.
7. Terms and Conditions of the Apple Store Gift Card apply. For details, please refer to www.apple.com/hk/en/legal/giftcards/applestore/hk-en/.
8. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing and not overdue will be eligible for the above Online Bonus and Welcome Bonus. American Express reserves the right not to offer any bonus of Membership Rewards points or statement credit to Cardmembers who fail

to fulfil the above conditions without prior notice.

9. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
10. The Platinum Card applicant will need to meet the minimum annual income requirement.
11. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
12. The annual fee for The Platinum Card is **HK\$9,500** with the entitlement of 1 Platinum Card and 2 Platinum Supplementary Cards. Additional Platinum Supplementary Card (i.e. third and subsequent Supplementary Cards) carry an annual fee of **HK\$9,500**.
13. Existing Basic Platinum Card Member / American Express Peninsula Platinum Card Basic Card Member and applicants who held the Basic Card of The Platinum Card / American Express® Peninsula Platinum Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers. American Express reserves the right to debit the original price of the Welcome Offer and first-year annual fee without prior notice.
14. If the Basic Cardmember has transferred / redeemed the Membership Rewards points partially or in full from the Welcome Bonus and Online Bonus, and cancels The Platinum Card within 12 months of Card issuance, American Express reserves the right to debit the prevailing annual fee of **HK\$9,500** from such Cardmember's account.
15. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
16. Should any dispute arise, the decision of American Express shall be final.
17. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
18. 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.