



Terms and Conditions for American Express Line Increase Program:

1. Credit limit increase will be offered to Cardmembers solely at the discretion of American Express International, Inc. ("American Express").
2. Credit limit increase is only applicable to Cardmembers who receive this email issued by American Express ("Cardmembers").
3. American Express reserves the right to decline the request made by the Cardmember, or to revoke the program without prior notice.
4. Cardmembers can accept the credit limit increase on or before the date as specified on this program email ("Program Expiry Date").
5. This proposed credit limit increase may be withdrawn, if you no longer meet our criteria on or before the Program Expiry Date. A confirmation email will be sent to your email, if you do not receive any confirmation email from us, this means that your credit limit has not been increased.
6. The credit limit increase will apply to the overall account and the new credit limit is shared by the Basic and the Supplementary Card(s).
7. After giving consent for the credit limit increase, the Cardmember should not consider the limit as increased until the Cardmember receives a confirmation email from American Express on the same.
8. American Express reserves the right to decrease the credit limit at any time in the future, as per American Express' internal criteria.
9. Please be assured that we will not manage your account differently based on your choice to accept or decline this proposed increase to your credit limit.
10. In case of any enquiry related to this program, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
11. In the event of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.