



## Blue Cash<sup>SM</sup> Credit Card from American Express (“Card”) Lucky Draw (“Lucky Draw”) Promotion (“Promotion”) Terms and Conditions

1. Promotion commences on August 24, 2017 and ends on October 31, 2017, both dates inclusive (“Promotion Period”).
2. Below persons are eligible for ONE entry to the Lucky Draw (“Participants”):
  - A) Any person who submits application for the Blue Cash<sup>SM</sup> Credit Card from American Express (Basic Card) issued in Hong Kong (“Card”) by American Express International, Inc. (“American Express”) via the dedicated Promotion page ([www.americanexpress.com.hk/bluecash](http://www.americanexpress.com.hk/bluecash)) during the Promotion Period, and with the Card application approved on or before November 15, 2017.
  - B) Existing Cardmember of Blue Cash<sup>SM</sup> Credit Card from American Express (Basic Card) who refers EACH friend or relative applying for the Card during the Promotion Period (“Referee”) via online Member-Get-Member Program ([www.americanexpress.com/hk/mgm](http://www.americanexpress.com/hk/mgm)) that the Card application of the Referee is submitted via the Member-Get-Member program invitation from Referrer and approved on or before November 15, 2017 by American Express (“Successful Referral”). The number of entries to the Lucky Draw are granted based on the number of Successful Referral, that is 2 entries will be granted for 2 Successful Referral and so forth.
  - C) The Referee in B) above who submits application of the Blue Cash<sup>SM</sup> Credit Card from American Express (Basic Card) issued in Hong Kong (“Card”) by American Express International, Inc. (“American Express”) via the Member-Get-Member program invitation from Referrer during the Promotion Period, and with the Card application approved on or before November 15, 2017.
3. Lucky Draw
  - i. All winners will be drawn randomly by a computer system. The Grand prize (1 winner) will be HK\$100,000 Spending Credit, the 2nd prize (18 winners) will be The Dyson Supersonic<sup>TM</sup> hair dryer and the 3<sup>rd</sup> prize (500 winners) will be the :CHOCOOLATE x Le Creuset stoneware cocotte set. The winners will be notified in writing or by telephone within 4 weeks after the Lucky Draw. If the winner cannot be reached by mail or telephone, the right to receive the prize will be forfeit.
  - ii. Lucky Draw will be conducted on November 17, 2017. There is no limitation of entries to the Lucky Draw by each participant. Each participant has the chance to win more than one prize but with the limitation of once in each of the Grand, 2<sup>nd</sup> and 3<sup>rd</sup> prize from the Lucky Draw. Details of the Lucky Draw are as follows:

Application Period	Application to be approved by	Lucky Draw Date	Announcement Date	Prize
August 24, 2017 – October 31, 2017	November 15, 2017	November 17, 2017	November 24, 2017	Grand Prize (1 winner): HK\$100,000 Spending Credit  2nd Prize (18 winners): The Dyson Supersonic <sup>TM</sup> hair dryer (Price:HK\$3,380)  3 <sup>rd</sup> Prize (500 winners): The :CHOCOOLATE x Le Creuset stoneware cocotte set (Price:HK\$999)

4. The Lucky Draw results will be published in The Standard, Sing Tao Daily and will also be announced on the Promotion page ([www.americanexpress.com.hk/bluecash](http://www.americanexpress.com.hk/bluecash)) on November 24, 2017. Only holders of valid Hong Kong Identity Card are entitled to participate in this Promotion.
5. The Winners’ Card accounts must remain valid and in good standing during the Promotion. If Cardmember cancels the Card within 1 year of Card issuance, American Express reserves the right to debit the value of the Lucky Draw prize from the winner’s account without any prior notice.
6. The Spending Credit of the Grand Prize will be credited to the winner’s Card account within 4 weeks after the Lucky Draw date. The credit will be shown as “Credit Adjustment” in the Card statement for the winner. The Spending Credit can be used for card purchases within 12 months after Card issuance. The credit cannot be converted into cash or withdrawn as cash advance and are not transferable.
7. A redemption letter for “The Dyson Supersonic<sup>TM</sup> hair dryer” and “The :CHOCOOLATE x Le Creuset stoneware cocotte set” will be sent to each winner within 4 weeks upon the lucky draw announcement date. The winners 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, will be set out in the redemption letter. All prize(s) are not redeemable for cash and not transferable or exchangeable.
8. American Express shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of accepting or using any of the prize, except for any liability which cannot be excluded by law.
9. All questions or disputes shall be resolved by American Express in its absolute discretion.
10. In case of inconsistency between English and Chinese versions, the English version shall prevail.

Declaration: American Express reserves the right to publish the winners’ name and the first 4 digits of Hong Kong Identity Card number on the Promotion page ([www.americanexpress.com.hk/bluecash](http://www.americanexpress.com.hk/bluecash)) and newspaper for announcement purpose.

Trade Promotion Competition Licence No.: 49259-60



## WELCOME OFFER TERMS AND CONDITIONS

1. The Welcome Offer is only valid for Blue Cash<sup>SM</sup> Credit Card from American Express application that is submitted via the Promotion page ([www.americanexpress.com.hk/bluecash](http://www.americanexpress.com.hk/bluecash)) to American Express International, Inc. between August 24, 2017 and October 31, 2017 and approved before November 15, 2017 (all dates are inclusive).
2. HK\$200 PARKnSHOP Cash Vouchers will be sent to Cardmember within 8 weeks after card approval. Terms and Conditions of PARKnSHOP Cash Voucher apply.
3. Cardmember is required to spend an aggregate of at least HK\$6,000 on his or her Basic and Supplementary Cards within the first 2 months from the date of approval of the Basic Card. The Basic Cardmember will receive PARKnSHOP Cash Coupons for the total value of HK\$500. PARKnSHOP Cash Coupons will be sent to qualifying Basic Cardmembers within 8 weeks upon the Cardmember reaching the spend threshold set out above. Terms and Conditions of PARKnSHOP Cash Coupons apply. Should Cardmember not receive the mentioned welcome offer within 8 weeks, Cardmember should contact Customer Service by calling the number on the back of the Card.
4. 2 complimentary movie tickets for use at Broadway, PALACE and AMC Cinemas (1 movie coupon, redeemable for 2 movie tickets). Movie coupon will be sent to the Basic Cardmember within 8 weeks upon Card approval. Terms and Conditions of Broadway, PALACE and AMC Cinemas movie coupons apply.
5. The following types of charges are not eligible to be counted towards the spend threshold for cash coupons: Charges processed and billed prior to the Enrollment Date, American Express Card annual fee, balance transfer, Express Cash and other cash services, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, Charges for dishonored cheques, 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, please refer to [www.americanexpress.com.hk](http://www.americanexpress.com.hk)
6. The minimum annual income requirement for Blue Cash<sup>SM</sup> Credit Card from American Express applicant is HK\$150,000.
7. The first year annual fee waiver is applicable within 12 months of card issuance from the date of Basic Card approval. Thereafter, annual card fee of HK\$980 (include one Basic Card and 2 Supplementary Cards) will be charged. Additional Blue Cash<sup>SM</sup> Credit Card from American Express (i.e. third and subsequent Supplementary Cards) Supplementary Cards carry an annual fee of HK\$490.
8. The monthly interest rate for retail purchases is **2.6%** (APR of **36.07%**) and **2.6%** for cash advance (APR of **38.23%**). (An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.)
9. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. Existing Blue Cash<sup>SM</sup> Credit Card from American Express Cardmembers and applicants who have held Blue Cash<sup>SM</sup> Credit Card from American Express (Basic card) at any time within the past 12 months from the date of this application are not eligible for the Welcome Offer and the First Year Annual Fee Waiver.
11. If Basic Cardmember cancels the Blue Cash<sup>SM</sup> Credit Card from American Express within 12 months of card issuance, American Express reserves the right to debit the original price of the Welcome Offer and the First Year Annual Fee Waiver.
12. American Express International, Inc. 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 International, Inc. shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.



## MEMBER-GET-MEMBER PROGRAM TERMS AND CONDITIONS

1. Subject to the third paragraph below, American Express Basic Cardmembers ("Referrer") are eligible to participate in this Member-Get-Member (MGM) referral 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. ("Company") for the purposes of the Company contacting the Referee and using the Referee's personal data for direct marketing the Company's credit/charge Card products and services;
  - (b) the use of personal data by the Company 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) the Company has the right to request for verification of the data provided by the Referrer;
  - (e) the Company may advise the Referee that the Referrer had provided the Referee's personal data to the Company; and
  - (f) the Referrer shall indemnify the Company for any loss, damage or liability suffered or incurred by the Company arising from or in relation to the breach of any of the above warranties by the Referrer.
2. Referrer will be entitled to earn Limited-Time Top Up Bonus when referrer successfully meets the referral target and when referrer refers Blue Cash<sup>SM</sup> Credit Card from American Express between August 24, 2017 to October 31, 2017 (both dates are inclusive) to the Referee. Referee's Card application must be approved on or before November 15, 2017.
  - a) Limited-Time Top Up Bonus  
Referrer will receive a Limited-Time Top Up bonus on top of basic rewards when referrer successfully meets the below referral tier.

Successful Referral Tier	Limited-Time Top Up Bonus
1 to 2 friends	Extra HK\$100 PARKnSHOP cash voucher per referral
3 friends or above	Extra HK\$300 PARKnSHOP cash vouchers per referral

For example,

Refer Blue Cash <sup>SM</sup> Credit Card from American Express	Basic Rewards	Limited-Time Top Up Bonus	Total Rewards
1 Successful Referral	HK\$200 PARKnSHOP cash vouchers	HK\$100 PARKnSHOP cash voucher	HK\$300 PARKnSHOP cash vouchers
3 Successful Referrals	3 x HK\$200 PARKnSHOP cash vouchers	3 x HK\$300 PARKnSHOP cash vouchers	HK\$1,500 PARKnSHOP cash vouchers
5 Successful Referrals	5 x HK\$200 PARKnSHOP cash vouchers	5 x HK\$300 PARKnSHOP cash vouchers	HK\$2,500 PARKnSHOP cash vouchers

In other words, if a referrer successfully refers 3 friends or above, he / she can earn HK\$500 PARKnSHOP cash coupons for each referral.

- b) Limited-Time Top Up Bonus will be sent to referrer on or before December 31, 2017.
3. Referrer must be an American Express Consumer Card Basic Cardmember of Blue Cash<sup>SM</sup> Credit Card from American Express.
4. Self-referral will not be accepted for this MGM Program. The Referee must not currently hold a Blue Cash<sup>SM</sup> Credit Card from American Express, and must successfully apply for a Blue Cash<sup>SM</sup> Credit Card from American Express in order for the bonus to be awarded to the Referrer and Referee.
5. Referrer's Card account name and Card number must be completed accurately in the online referral form to ensure that referral bonus will be credited to referrer's Card account once referee's Card account is approved.
6. Referee must apply via the MGM program invitation in order to earn the referral bonus for himself / herself and the Referrer.
7. 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.
8. Referrer and Referee Card accounts must be active and remain in good condition during the fulfillment of referral bonus.
9. Should the referee cancel the Card within 12 months upon Card approval, fees equivalent to the referrer and referee bonus shall be charged to the referrer's and referee's Card accounts respectively without prior notice.
10. Referee bonus will be sent to referee (Basic Cardmember) within 6-8 weeks after Card approval while Referrer bonus will be sent to referrer (Basic Cardmember) within 6-8 weeks upon the Card approval of referee.
11. American Express International Inc. reserves the right to vary or cancel the 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 International Inc. shall be final.
12. Shall there be any discrepancy between the English and Chinese versions of Terms and Conditions, the English version shall apply and prevail.