



Blue CashSM Credit Card from American Express

Welcome Offers Terms and Conditions:

1. The Welcome Offer (as mentioned in clause 2 to 4 of these Terms and Conditions) and the First Year Annual Fee Waiver are only valid for approved Blue CashSM Credit Card from American Express applications that are applied via MoneySmart between September 1, 2020 and September 30, 2020 (both dates are inclusive).
2. Basic Cardmembers who submit their approved Card application via MoneySmart will receive Cashback of HK\$200. The Cashback will be credited to qualifying Basic Cardmembers' Account within 8 weeks upon Basic Card approval. Cashback [Terms and Conditions](#) apply.
3. To enjoy the Welcome Offer of HK\$800 Bonus Cashback, a Cardmember is required to spend an aggregate of at least HK\$6,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card. Bonus Cashback will be credited to the qualifying Basic Cardmembers' Account within 8 weeks upon the Cardmember reaching the spend threshold set out above. Cashback [Terms and Conditions](#) apply.
4. The Basic Cardmember will receive Cashback of HK\$100 upon each Supplementary Card approval. Each Basic Cardmember can only get up to HK\$200 Cashback in total. The offer is valid for Supplementary Card that is applied along with the Basic Card of Blue CashSM Credit Card from American Express. The Cashback will be credited to qualifying Basic Cardmembers' Account within 12 weeks upon Supplementary Card approval. Cashback [Terms and Conditions](#) 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.
6. The minimum annual income requirement for Blue CashSM 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** of the following year (include one Basic Card and 2 Supplementary Cards) will be charged unless the Cardmember's annual spending on the Card reaches HK\$25,000 or above. Additional Blue CashSM Credit Card from American Express (i.e. third and subsequent Supplementary Cards) Supplementary Cards carry an annual fee of **HK\$490**.
8. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
9. Existing Blue CashSM Credit Card from American Express Basic Cardmembers and applicants who have held the Basic Card of Blue CashSM Credit Card from American Express 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.

10. If Basic Cardmember cancels the Blue CashSM 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.
11. American Express International, Inc. 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 International, Inc. shall be final.
13. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.