



Blue Cash[®] Credit Card from American Express

Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 2 to 3 of the Terms and Conditions) and the First Year Annual Fee Waiver are only valid for Blue Cash Credit Card from American Express applications that are received and approved by American Express International, Inc. ("American Express") between July 15, 2025 and December 31, 2025 (both dates inclusive).
 - Cardmembers who are currently holding or applicants who have held or cancelled any approved Basic Credit Card or Charge Card issued by American Express Hong Kong within the past 12 months from the date of this application, are NOT eligible for the Welcome Offer and First Year Annual Fee Waiver. American Express reserves the right to debit the original price of the Welcome Offer and First Year Annual Fee from such Cardmember's account without prior notice.
2. Octopus Top-up 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 an aggregate top-up spending of HK\$300 or above for Octopus on iPhone, Apple Watch or Android device made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, the Basic Cardmember will receive HK\$100 cash back. The cash back will be credited to the Basic Cardmember's Account within 8 weeks after the Basic Card application is approved.
3. To enjoy this Welcome Offer, 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 2 months from the date of approval of the Basic Card. The Basic Cardmember will receive HK\$500 bonus cash back. Bonus cash back will be credited to the qualifying Basic Cardmember's Account within 8 weeks upon the Cardmember reaching the spend threshold set out above.
4. The following types of charges are not eligible to earn for the Welcome Offer as mentioned in clause 3 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), Charges processed and billed prior to the Enrollment Date, 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, 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.
5. The minimum annual income requirement for Blue Cash Credit Card from American Express applicant is HK\$150,000.
6. 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 Cash Credit Card from American Express (i.e. third and subsequent Supplementary Cards) Supplementary Cards carry an annual fee of **HK\$490**.

7. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
8. If Basic Cardmember cancels the Blue Cash Credit Card from American Express within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offer and the First Year Annual Fee Waiver without prior notice.
9. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
10. Should any dispute arise, the decision of American Express shall be final.
11. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.