



## Welcome Offer Terms and Conditions:

1. The Welcome Offer (as defined in clause 2 of the Terms and Conditions) is only applicable to Cardmembers of American Express® Cathay Pacific Elite Credit Card issued by American Express International, Inc. ("American Express") in Hong Kong ("Cardmembers").
2. The Welcome Offer of HK\$200 PARKnSHOP cash coupons for successfully applying for a Supplementary Card of American Express Cathay Pacific Elite Credit Card ("Welcome Offer") is only valid for Supplementary Card application of American Express Cathay Pacific Elite Credit Card that is successfully received and approved by American Express between September 4, 2020 and November 30, 2020 (both dates inclusive) ("Promotion Period").
3. American Express Cathay Pacific Elite Credit Card Basic Cardmember will receive HK\$200 PARKnSHOP cash coupons upon each Supplementary Card approval. Each Basic Cardmember can only enjoy up to HK\$400 PARKnSHOP cash coupons for applying for new Supplementary Cards. The PARKnSHOP cash coupons will be sent to the American Express Cathay Pacific Elite Credit Card Basic Cardmember by January 31, 2021. Use of the PARKnSHOP cash coupons is subject to relevant Terms & Conditions printed thereon.
4. Each American Express Cathay Pacific Elite Credit Card Basic Cardmember can apply for up to 2 Supplementary Cards with first year annual fee waiver.
5. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
6. If Basic Cardmember cancels the American Express Cathay Pacific Elite Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of the Welcome Offer.
7. Cardmembers who paid the annual fee and are holding valid American Express Cathay Pacific Elite Credit Card accounts with good standing throughout the Promotional Period and Redemption Period will be eligible for this promotion's PARKnSHOP cash coupons. American Express reserves the right not to offer any rewards to Cardmembers who fail to fulfill the above conditions without prior notice.
8. Cardmembers are only eligible for this Welcome Offer if Cardmembers are existing American Express Cathay Pacific Elite Credit Card Basic Cardmember and apply the American Express Cathay Pacific Elite Supplementary Credit Card via online channel. This Welcome Offer is not valid for American Express Cathay Pacific Elite Supplementary Credit Card that is applied along with the American Express Cathay Pacific Elite Basic Credit Card.
9. This Welcome Offer is non-transferable, cannot be exchanged for cash or used in conjunction with any other promotional offer unless otherwise specified.
10. 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 taking or using any of the products and/or services, except for any liability which cannot be excluded by law.
11. American Express 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 shall be final.

13. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.