



## American Express® Cathay Pacific Elite Credit Card

### Welcome Offers Terms and Conditions:

1. These Welcome Offers (as mentioned in clause 2 to 4 of the Terms and Conditions) are only valid for approved American Express Cathay Pacific Elite Credit Card applications that are applied via MoneyHero from January 2, 2020 to March 31, 2020 (both dates are inclusive).
2. Online Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 days from the date of application submission, 1,000 Asia Miles will be credited to the Basic Cardmembers' Asia Miles account within 8 weeks after the Basic Card application is approved. American Express International, Inc. reserves the right to debit bonus miles from any ineligible applicant's Asia Miles account.
3. Welcome Bonus: Provided the Cardmember spends an aggregate of at least HK\$5,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Cardmember will receive an additional 8,000 Asia Miles which will be credited to the Asia Miles account of the qualifying Basic Cardmember within 8 weeks upon the Cardmember reaching the spending threshold set out above.
4. During the first 3 months from the date of approval of the Basic Card, the Cardmember will enjoy the following welcome offer earn rates:
  - a. 1 Asia Miles for every HK\$5 spent on local transactions, up to a maximum of 40,000 Asia Miles (i.e spend cap of HK\$200,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, the Cardmember will earn 1 Asia Mile for every HK\$6 spent on local transactions, and the number of Asia Miles earned based on this earn rate shall not be capped. Local transactions are transactions settled in Hong Kong Dollars and made at merchants located in Hong Kong.
  - b. 1 Asia Miles for every HK\$3 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 30,000 Asia Miles (i.e spend cap of HK\$90,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, Cardmember will earn 1.5 Asia Miles for every HK\$6 (or equivalent) of your foreign currency spend (both online and offline) and the number of Asia Miles earned based on this earn rate shall not be capped. Foreign currency spend has to be settled in a foreign currency. Foreign currency means any currency other than Hong Kong Dollars. If a transaction is converted into Hong Kong Dollars prior to being submitted to American Express International, Inc., foreign currency spends earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. Foreign currency spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.
5. Asia Miles™ terms and conditions apply. For details, please refer to <https://www.asiamiles.com/en/terms-and-conditions.html>. The following types of charges are not eligible for Asia Miles under the Welcome Bonus and Welcome Offers in paragraphs 4 and 5 respectively: finance charges, late payment charges and other fees and charges (including charges for dishonoured cheques), balance transfers, Express Cash, refunds (including tax refunds for overseas purchases), tax bill payment and other credits to your account. The following transactions are also not eligible for Asia Miles: amounts billed for gas, electricity and other utilities and the purchase of American Express Travellers Cheque. For further details, please refer to [www.americanexpress.com.hk](http://www.americanexpress.com.hk).

6. The minimum annual income requirement for American Express Cathay Pacific Elite Credit Card applicant is HK\$300,000.
7. The first year annual fee waiver is applicable within 12 months of card issuance from the date of the Basic Card approval. Thereafter, annual Card fee of **HK\$1,800** for the following year (include one Basic Card and 2 Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's annual spending on the Card is HK\$150,000 or above or if the Cardmember is the holder of The Macro Polo Club Silver membership tier (or above) at the time of annual Card fee renewal.
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. Applicants who have held either an American Express Cathay Pacific Elite Credit Card or an American Express® Cathay Pacific Credit Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers and the first year annual fee waiver.
10. 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 these Welcome Offers.
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.



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2. Welcome Bonus: Provided the Cardmember spends an aggregate of at least HK\$3,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Cardmember will receive an additional 6,000 Asia Miles which will be credited to the Asia Miles account of the qualifying Basic Cardmember within 8 weeks upon the Cardmember reaching the spending threshold set out above.
3. During the first 3 months from the date of approval of the Basic Card, the Cardmember will enjoy the following welcome offer earn rates:
  - a. 1 Asia Mile for every HK\$5 spent on local transactions, up to a maximum of 40,000 Asia Miles (i.e spend cap of HK\$200,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, the Cardmember will earn 1 Asia Mile for every HK\$8 spent on local transactions, and the number of Asia Miles earned based on this earn rate shall not be capped. Local transactions are transactions settled in Hong Kong Dollars and made at merchants located in Hong Kong.
  - b. 1 Asia Mile for every HK\$3 (or equivalent) of your foreign currency spend (both online and offline), up to a maximum of 30,000 Asia Miles (i.e spend cap of HK\$90,000). Calculation of Asia Miles for each transaction will be rounded down to the nearest whole number during the first 3 months from the date of approval of the Basic Card. On reaching the limit or from the 4th month onwards, whichever is earlier, Cardmember will earn 1.5 Asia Miles for every HK\$8 (or equivalent) of your foreign currency spend (both online and offline) and the number of Asia Miles earned based on this earn rate shall not be capped. Foreign currency spend has to be settled in a foreign currency. Foreign currency means any currency other than Hong Kong Dollars. If a transaction is converted into Hong Kong Dollars prior to being submitted to American Express International, Inc., foreign currency spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. Foreign currency spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.
4. Asia Miles™ terms and conditions apply. For details, please refer to <https://www.asiamiles.com/en/terms-and-conditions.html>. The following types of charges are not eligible for Asia Miles under the Welcome Bonus and Welcome Offers in paragraphs 4 and 5 respectively: finance charges, late payment charges and other fees and charges (including charges for dishonoured cheques), balance transfers, Express Cash, refunds (including tax refunds for overseas purchases), tax bill payment and other credits to your account. The following transactions are also not eligible for Asia Miles: amounts billed for gas, electricity and other utilities and the purchase of American Express Travellers Cheque. For further details, please refer to [www.americanexpress.com.hk](http://www.americanexpress.com.hk).
5. The minimum annual income requirement for American Express Cathay Pacific Credit Card applicant is HK\$150,000.
6. The first year annual fee waiver is applicable within 12 months of Card issuance from the date of the Basic Card approval. Thereafter, annual Card fee of **HK\$980** for the following year (include one Basic Card and 2 Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's

annual spending on the Card is HK\$100,000 or above or if the Cardmember is the holder of The Macro Polo Club Silver membership tier (or above) at the time of annual Card fee renewal.

7. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
8. Applicants who have held either an American Express® Cathay Pacific Elite Credit Card or an American Express Cathay Pacific Credit Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers and the first year annual fee waiver.
9. If Basic Cardmember cancels the American Express Cathay Pacific Credit Card within 12 months of Card issuance, American Express reserves the right to debit the original price of the Welcome Offers.
10. American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
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