



American Express Interest-Free Installment Program Terms and Conditions:

1. The promotion is valid from April 19 to July 19, 2021, both dates inclusive (**"Promotion Period"**).
2. The program is only applicable to the selected Cardmembers who receive this promotional email and hold an American Express® Credit Card issued by American Express International, Inc. (**"American Express"**) in Hong Kong (**"Cardmembers"**).
3. The program is only applicable to the spending on the American Express Credit Card ending with the 5-digits listed on the email (**"Eligible Card"**).
4. Cardmembers can receive the HK\$200 statement credit upon making an Interest-Free Installment Program for a single transaction of HK\$2,000 or above with Eligible Card in Hong Kong within the Promotion Period (**"Eligible Transaction"**). The offering of Interest-Free Installment Program and the minimum transaction amount applicable for the program are subject to the decision of participating merchants at their sole discretion. Further details of the Interest-Free Installment Program are available from each of the participating merchants.
5. The Interest-Free Installment Program may not be applicable to some products or services, please contact the participating merchants for more details.
6. The statement credit is only applicable once per Cardmember during the Promotion Period.
7. Eligible Transaction which are subsequently cancelled, refunded, disputed or unposted will be disqualified for the purpose of this program. The statement credit will be clawed back from the concerned Eligible Card accounts without prior notice if the statement credit is awarded.
8. The statement credit earned from this program will be credited directly to Cardmembers' Basic Card accounts within 8 weeks after the Promotion Period (**"Redemption Period"**). To enjoy the statement credit, the Eligible Card accounts must be valid and in good standing throughout the Promotion Period and Redemption Period. Otherwise American Express reserves the right to cancel the statement credit without any prior notice if your account is not in good standing.
9. All receipts/sales slips of Eligible Transaction should be shown for supporting when there is necessary.
10. The statement credit is non-transferable and cannot be exchanged for cash, gifts, other products or services.
11. Interest-Free Installment Program Terms and Conditions apply. Please click [here](#) for details.
12. American Express reserves the right to amend these Terms and Conditions, suspend or terminate this program at any time without prior notice. In case of any dispute, American Express reserves the right of final decision.
13. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.