



THE PLATINUM CARD®

Card Type	CHARGE CARD	CREDIT CARD
Annual Cardmembership fee	HK\$7,800	HK\$7,800
Functionality	<p>Charge – This Card has no pre-set spending limit and no interest charges since you must pay the balance in full each month. Your spending limit is based on several factors including your Card usage, payment history, credit record and financial resources. Please click here for Cardmember Agreement, Key Fact Statement & Fees and Charges Schedule for more information.</p>	<p>Credit – When you open an Account you are offered a line of credit limit that allows you to make purchases and pay back the amount later. If you pay less than the full balance, you will be charged interest on the amount owed. Please click here for Cardmember Agreement, Key Fact Statement & Fees and Charges Schedule for more information.</p>
Membership Rewards	<p>Automatically enrolled in American Express Membership Rewards® Turbo Program*, where you earn two reward points for every HK\$1 you spend. Points can be used to offset eligible transactions via Pay with Points, transferred to air miles and hotel partner loyalty programs, redeemed for cash vouchers, and more.</p> <p>*Membership Rewards points accrual is subject to the American Express Membership Rewards Program Terms and Conditions. Please click here for more details.</p>	
Additional Benefits	<ul style="list-style-type: none"> • Access to 1,400+ Airport Lounges Access to more than 1,400 Lounges across 650 cities in 140 countries, including The Centurion® Lounge, Priority Pass™ Lounges and more. • Fine Hotels + Resorts benefits Complimentary benefits with an average total value of HK\$4,200¹ at over 1,300 participating world-class properties worldwide. • Global Dining Credit Up to HK\$2,000 statement credit to spend annually at over 1,400 restaurants in 20 locations. <p>On top of that, The Platinum Card offers you an array of superior benefits including global travel insurance, world's leading hotels and car rental companies' loyalty program membership & more.</p>	
<p>All other Card benefits, including Amex Offers, your built-in protection such as insurance services are staying the same between the two products.</p>		

¹ Average value based on Fine Hotels + Resorts bookings in 2018 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits.



DON'T *live life* WITHOUT IT™