



General Terms and Conditions of the Special Offers:

1. This promotion is valid from August 1, 2019 to October 31, 2019, both dates inclusive (**"Promotion Period"**).
2. The offers (**as stated in Additional Terms and Conditions below**) are applicable to enrollment for Plan 2 of the American Express Premier Travel Protector Single Trip or Annual Multi-Trip Plan only.
3. To enjoy the offers, Cardmembers are required to enroll in the American Express Premier Travel Protector successfully through online channel using the link provided herein during the Promotion Period and settle the premium with American Express® Card issued by American Express International, Inc. (**"American Express"**) in Hong Kong.
4. The use of the SOGO Gift Certificate is subject to the Terms and Conditions imposed by the SOGO Gift Certificate supplier.
5. American Express is not the provider of the related services or products provided pursuant to the offers, and makes no representation or warranty in relation to the same. American Express also will not be liable to Cardmembers, in relation to the related services or products provided to the offers. In case of any enquiry and dispute in relation to the SOGO Gift Certificate, Cardmembers should deal with the SOGO Gift Certificate supplier directly.
6. American Express reserves the right to amend these Terms and Conditions at any time without prior notice. In case of disputes, the decision of American Express shall be final.
7. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Additional Terms and Conditions for Single Trip Special Offers:

1. During the Promotion Period, Cardmembers successfully enrolling to American Express Premier Travel Protector Individual Single Trip Plan 2 will be eligible for HK\$100 SOGO Gift Certificate per policy; Cardmembers successfully enrolling to Family Single Trip Plan 2 will be eligible for HK\$200 SOGO Gift Certificate per policy.
2. SOGO Gift Certificate(s) for Single Trip cover will be sent to the Cardmembers within 7 working days from the date of purchase.

Additional Terms and Conditions for Annual Multi-Trip Special Offers:

1. During the Promotion Period, Cardmembers successfully enrolling to American Express Premier Travel Protector Individual Annual Multi-Trip Plan 2 will be eligible for HK\$500 SOGO Gift Certificate per policy; Cardmembers successfully enrolling to Family Annual-Multi Trip Plan 2 will be eligible for HK\$1,000 SOGO Gift Certificate per policy.
2. The offers are valid only if the policy is effective for more than 14 days.
3. The offers are for new customers only and are NOT available to customers who have held American Express Premier Travel Protector insurance policies in the past 12 months.
4. SOGO Gift Certificate(s) for Annual Multi-Trip cover will be sent to the Cardmembers within 3 weeks from the policy effective date.
5. If the Cardmember subsequently cancels this policy and receives a refund of the policy premium after the policy effective date, American Express reserves the right to debit the amount equivalent to the value of the SOGO Gift Certificate received from the Cardmembers' concerned American Express Card account without prior notice.

Remarks:

The plan is underwritten by Chubb Insurance Hong Kong Limited (**"Chubb"**), American Express International, Inc. (**"We/we/us"**) do not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider, as permitted by law.

In the event of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between us and the customer out of the selling process or processing of the related transaction, we will enter into a Financial Dispute Resolution Scheme process with the customer; however, any disputes over the contractual terms of the product should be resolved directly between Chubb and the customer.