



## **Terms and Conditions:**

1. Excludes any transactions for the Octopus – China T-Union Card.
2. Transactions must be made via Apple Pay or Google Pay™ using a compatible device. Prior to payment, Cardmembers must first load the Registered Card to Apple Pay or Google Pay and get Octopus on [iPhone, Apple Watch](#) or [Android device](#).
3. The registration period commences on 2025/11/11 and ends on 2025/12/10, both dates inclusive (“Promotion Period”). Participation is limited to the first 15,000 Eligible Cards that are successfully registered.
4. Cardmembers must successfully register an Eligible Card during the Promotion Period (“Registered Card”), then spend a net amount of HK\$200 or more (“Spending Requirement”) on Octopus top up via [Apple Pay](#) or [Google Pay](#) in Hong Kong (“Participating Merchants”) with the Registered Card during Promotion Period (“Eligible Transaction”) to receive HK\$20 back in statement credit (“Registered Card Offer”).
5. The Registered Card Offer is open to selected Cardmembers who hold selected Basic American Express® Cards issued by American Express International, Inc. (“American Express”) in Hong Kong (“Eligible Cards”), excluding American Express® Corporate Cards and Cards bearing the American Express name, brand or logo issued by partners of American Express. Other Cards held by the selected Cardmember may not be Eligible Cards.
6. During the Promotion Period, the Registered Card Offer is limited to 1-time credit, [capped at a total of HK\$20 statement credit] per Registered Card.
7. Excludes transactions where Eligible Cardmembers do not spend on their Registered Card directly via Apple Pay or Google Pay.
8. Excludes transactions made through a third-party establishment or third-party payment processor.
9. Un-posted/cancelled/refunded transactions and transactions that are found to be

fraudulent or are eventually cancelled/refunded will be considered as ineligible transactions.

10. Credit is not redeemable for cash or other payment form.
11. Credit should appear on Cardmember's billing statement within 15 business days from Eligible Transaction but may take up to 90 days from the end of Promotion Period.
12. Credit may not be applied to the Cardmember's account if the account has been suspended or cancelled and may be reversed if Eligible Transaction is returned or cancelled.
13. Participating Merchant is solely responsible for all products, services, consultations and advice. American Express is not the provider of any of these products and/or services that are made available pursuant to the Registered Card Offer and makes no representation or warranty in relation to such products and/or services.
14. In case of any enquiry related to this Registered Card Offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
15. In the event of any dispute arising from this Registered Card Offer, the decision of American Express and Participating Merchants shall be final.
16. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
17. American Express reserves the right to amend the Terms and Conditions, suspend or terminate the offers at any time without prior notice.
18. [Registration Terms and Conditions](#)