



## Blue Cash<sup>®</sup> Credit Card from American Express

### Welcome Offers Terms and Conditions:

1. The Welcome Offer and the First Year Annual Fee Waiver are only valid for Blue Cash Credit Card from American Express applications that are received and approved by American Express International, Inc. on or before June 30, 2022.
2. For Basic Cardmembers who submit their Card applications online and all required valid documents within 7 working days from the date of application submission, Basic Cardmembers will receive HK\$200 cash back. HK\$200 cash back will be credited to Eligible Card accounts within 8 weeks upon Card approval. Should Cardmember not receive the mentioned welcome offers within 8 weeks, please contact American Express Customer Service hotline.
3. To enjoy this Welcome Offer, a Cardmember is required to spend an aggregate of at least HK\$6,000 on his or her Basic and Supplementary Cards within the first 3 months from the date of approval of the Basic Card. The Basic Cardmember will receive HK\$800 bonus cash back. Bonus cash back will be credited to the qualifying Basic Cardmember's Account within 8 weeks upon the Cardmember reaching the spend threshold set out above.
4. The following types of charges are not eligible to be counted towards the spend threshold for cash back: Charges processed and billed prior to the Enrollment Date, American Express Card annual fee, balance transfer, Express Cash and other cash services, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, Charges for dishonored cheques, Finance charges, late payment and referral charges, tax refunds from overseas purchases, Tax Bill payment and any utility gas and electricity payment on Cardmembers' Card Accounts and Linked Accounts. For further details, please refer to [www.americanexpress.com.hk](http://www.americanexpress.com.hk).
5. The minimum annual income requirement for Blue Cash Credit Card from American Express applicant is HK\$150,000.
6. The first year annual fee waiver is applicable within 12 months of card issuance from the date of Basic Card approval. Thereafter, annual card fee of **HK\$980** of the following year (include one Basic Card and 2 Supplementary Cards) will be charged unless the Cardmember's annual spending on the Card reaches HK\$25,000 or above. Additional Blue Cash Credit Card from American Express (i.e. third and subsequent Supplementary Cards) Supplementary Cards carry an annual fee of **HK\$490**.
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. Existing Blue Cash Credit Card from American Express Basic Cardmembers and applicants who have held the Basic Card of Blue Cash Credit Card from American Express at any time within the past 12 months from the date of this application are not eligible for the Welcome Offer and the First Year Annual Fee Waiver. American Express reserves the right to debit the original price of the Welcome Offers and first-year annual fee without prior notice.
9. If Basic Cardmember cancels the Blue Cash Credit Card from American Express within 12 months of card issuance, American Express reserves the right to debit the original price of the Welcome Offer and the First Year Annual Fee Waiver.

10. American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
11. Should any dispute arise, the decision of American Express International, Inc. shall be final.
12. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.