



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

### **Card Features and Year-Round Offers Terms and Conditions:**

#### **Card Features**

- [Cash Back Terms and Conditions](#)
- [45 Days Cover Terms and Conditions](#)
- [Interest-Free Instalment Program Terms and Conditions](#)

#### **Year-Round Offers**

- [Pacific Coffee Free Size Upgrade Offer Terms and Conditions](#)
- [Broadway Circuit Up to 20% Savings Offer Terms and Conditions](#)

## Cash Back Terms and Conditions

Find out more details:

[https://www.americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cardmember-agreement-and-fees-and-charges/Bluecash\\_CMA.pdf](https://www.americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cardmember-agreement-and-fees-and-charges/Bluecash_CMA.pdf)

## 45 Days Cover Terms and Conditions

Find out more details:

<https://www.americanexpress.com/en-hk/security/security-center/shopping-protection/index.html>

## Interest-Free Instalment Program Terms and Conditions

1. From time to time, we may offer an instalment program ("**Instalment Program**"), which allows Eligible Cardmembers to elect to settle a Charge at certain Merchants in Hong Kong by deferred payment by completing an Instalment Program Record of Charge ("**ROC**"). The Instalment Program is only available if the Charge is **HK\$2,000** or more and may only be used at participating Merchants.
2. The total amount of the Charge will be billed to the Cardmember in equal monthly instalments during the period of deferment selected by the Cardmember on the Instalment Program ROC, the first such instalment falling on the first statement following the date on which the Cardmember incurs the Charge. Your Credit Limit will be reduced by the total amount of the Charge upon the Instalment Program being approved by American Express and will be restored as and to the extent each instalment amount is paid to American Express.
3. You can pay the entire unpaid amount under the Instalment Program at any time, and you must tell us by calling us. We will then show the entire unpaid amount under the Instalment Program as payable on your next monthly statement. If you do not inform us that you wish to prepay, we will record the payment as a credit on your Card Account and accordingly, this credit will not reduce the balance of the outstanding amount under the Instalment Program or future instalments.
4. Any unpaid amounts under the Instalment Program shall become payable immediately, upon the cancellation or revocation of your Card or the Instalment Program.
5. Notwithstanding anything to the contrary elsewhere in these Terms and Conditions, any dispute or complaint of a Charge made under an Instalment Program must be raised directly with the relevant Merchant. Notwithstanding any current or future claim a Cardmember may have against a Merchant, all amounts payable to American Express under the Instalment Program shall continue to remain payable.

## Pacific Coffee Free Size Upgrade Offer Terms and Conditions

1. Cardmember who is holding Blue Cash® Credit Card from American Express issued in Hong Kong by American Express International, Inc. (**"American Express"**) (**"Eligible Card"**) can enjoy free size upgrade from Short size (8oz) to Tall size (12oz), from Tall size (12oz) to Grande size (16oz) or Grande size (16oz) to Alto size (20oz) on handcrafted beverages at Pacific Coffee (**"Offer"**) from January 1, 2026 to December 31, 2026, both dates inclusive (**"Promotion Period"**).
2. To enjoy the Offer, Cardmember must settle the full payment with the Eligible Cards.
3. Offer is valid at Pacific Coffee stores in Hong Kong except the outlets at Hang Seng Bank, HSBC, Kwun Tong APM Yata Supermarket and all Quik D by Pacific Coffee.
4. Offer is not applicable to bottled drinks, juices, liqueur coffee and specialty coffee.
5. Offer is not applicable to delivery services and purchases made via Pacific Coffee official website and mobile application.
6. An additional HK\$4 will be charged per beverage to upgrade to oat milk.
7. Cardmember must specify the use of the Offer prior to ordering.
8. Offer cannot be used in conjunction with any other promotional offers, cash coupons, gift certificates and all Pacific Coffee membership discounts, and cannot be transferred or exchanged for cash or other products and services.
9. Pacific Coffee Company Limited (**"Pacific Coffee"**) is solely responsible for all products, services, consultations and advice offered to Cardmembers. American Express is not the provider of any of these products and / or services herein and makes no representation or warranty in relation to the same.
10. American Express shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss), or for personal injury which is suffered or sustained, as a result of taking or using any of the Offer, except for any liability which cannot be excluded by law.
11. American Express and Pacific Coffee reserve the right to change these Terms and Conditions at any time without prior notice.
12. In case of any dispute, American Express and Pacific Coffee reserve 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.
14. In case of any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline 2277 1010.

## **Broadway Circuit Up to 20% Savings Offer Terms and Conditions**

Find out more details:

[www.americanexpress.com/hk/en/content/membership-benefits/movies-offer.html](http://www.americanexpress.com/hk/en/content/membership-benefits/movies-offer.html)

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