



Blue CashSM Credit Card from American Express

Card Features and Year-Round Offers Terms and Conditions:

Card Features

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Year-Round Offers

- [Pacific Coffee Free Size Upgrade Offer Terms and Conditions](#)
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Cashback and 45 Days Cover 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

Introductory Annualized Percentage Rate (APR) 9.99% Offer Terms and Conditions

1. The Introductory APR 9.99% Offer (**"Offer"**) is only valid for approved Basic Blue CashSM Credit Card from American Express applications that are received by American Express International, Inc. (**"American Express"**) on or before June 30, 2019.
2. Cardmember will enjoy an Introductory Annualized Percentage Rate (**"Introductory APR"**) of 9.99% on retail purchases charged and posted to the Cardmember's Account during the first 12 months of Cardmembership from card issuing date (**"Promotion Period"**), provided that the Minimum Payment is received by the Payment Due Date each month.
3. The Offer is not applicable to annual Card fee, Express Cash, outstanding Finance Charges, charges for returned payments, late payment charges and interest-free instalment program.
4. During the Promotion Period, if Minimum Payment is not received by Payment Due Date in each month, the Introductory APR will be revoked and the charges as specified in the Blue CashSM Credit Card from American Express Cardmember Agreement and Fees and Charges Schedule will apply.
5. Any remaining balance (including any balance to which the Introductory APR applied) on Cardmember's Account after the Promotion Period will be charged interest at the rate as specified in the Blue CashSM Credit Card from American Express Cardmember Agreement and Fees and Charges Schedule.
6. Introductory APR 9.99% has been calculated in accordance with the Net Present Value Method, and is for your ease of reference only. An APR is a reference rate which includes the basic interest rate and other fees and charges of product expressed as an annualized rate. The above rate is rounded off to the last 2 decimal places.
7. Cardmember must pay American Express in the currency in which American Express bill him/her. When applying his/her Minimum Payments, he/she agrees that American Express may apply it in whichever order American Express determine in its discretion. For payments in excess of Minimum Payment, American Express applies it first to the balance with the highest Finance Charge, and then to balances with lower Finance Charges in descending order.
8. The Terms and Conditions contained herein form part of the Blue CashSM Credit Card from American Express Cardmember Agreement governing the use of the Card, and shall be interpreted accordingly.
9. American Express reserves the right to amend these Terms and Conditions and to terminate this Offer without prior notice.
10. In case of any dispute, American Express reserves the right of final decision .
11. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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 CashSM 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, 2020 to December 31, 2020, 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.
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.

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

