



## American Express Essential™ Credit Card Membership Rewards® Program Terms and Conditions

1. This program is applicable to Cardmembers of American Express Essential Credit Card issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Card", such holder, "Eligible Cardmember").
2. Eligible Cardmember will accrue 2.5 American Express Membership Rewards points for every HK\$1 billed to the Eligible Card; and accrue 3 American Express Membership Rewards points for every HK\$ 1 (or equivalent) on foreign currencies spend billed to the Eligible Card.
3. Foreign currencies spend has to be settled in a foreign currency. Foreign currency means any currency other than Hong Kong Dollars. If a transaction is converted into Hong Kong Dollars prior to being submitted to American Express, foreign currencies spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered as foreign currencies spend. Foreign currencies spend excludes charges including but not limited to charges for Express Cash withdrawals and other fees.
4. For Fees relating to Foreign Currency Transaction, please click [here](#).
5. American Express Membership Rewards points will accrue to the nearest dollar for each transaction.
6. Eligible Cardmember may redeem Frequent Traveler Rewards where American Express Membership Rewards points may be converted into any one or more participating Frequent Customer Programs with administration fee of HK\$300 for each air mile conversion. Redeeming Frequent Traveler Rewards is subject to [American Express Membership Rewards Terms and Conditions](#).
7. For the avoidance of doubt, accumulation of spending for the program in each Eligible Card members' account shall also include the spending of Eligible Cards' supplementary cards issued under that Eligible Card members' account.
8. Adjustments will be made to the points accrued in the Membership Rewards Program Account opened for a Eligible Cardmember ("Program Account") if there are any credits posted to the Program Account including those arising from returned goods or services or from billing disputes.
9. American Express Membership Rewards Terms and Conditions also apply to this program. Please click [here](#) for details.
10. American Express reserves the right to amend these Terms and Conditions, suspend or terminate the program at any time without prior notice.

11. In case of any dispute, the decision of American Express shall be final.

12. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.