



American Express Explorer® Credit Card

HK\$4,700 & Anson Kong X Explorer Sunglasses Giftset Welcome Offers Terms and Conditions:

1. The Welcome Offers (as mentioned in clauses 3 to 7 of the Terms and Conditions) are only valid for approved American Express Explorer Credit Card applications that are submitted online via dedicated URLs and such online application has been successfully approved by American Express International, Inc. ("American Express") on or before September 30, 2022.
2. The specified offer cannot be changed after online application is submitted.
3. Exclusive welcome offer: For Basic Cardmembers who submit their Card applications online via dedicated URLs and all required valid documents within 7 working days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, Basic Cardmembers will receive a limited-edition ANSON KONG X EXPLORER Sunglasses Gift Box Set ("Gift Box"). Gift Box is in limited quantity of 5,000 sets, on a first-come-first-served basis, available while stock lasts. A redemption letter will be sent to each eligible Basic Cardmember within 16 weeks upon Card approval. Cardmember must bring the original redemption letter and the eligible credit card as specified in the redemption letter to redeem the prize at the designated redemption center before the specified redemption deadline stated in the redemption letter. Redemption details including the redemption flow, address of redemption centers and the specified redemption deadline will be listed in the redemption letter. Gift Box is not redeemable for cash, transferable or exchangeable. Should Cardmember not receive the mentioned redemption letter within 16 weeks, please call the number on the back of the Card for assistance. In the event that the Gift Box is out-of-stock, eligible Cardmembers will be entitled to receive HK\$200 statement credit as alternative. HK\$200 statement credit will be credited to Eligible Card accounts within 16 weeks upon Card approval. Should Cardmember not receive the mentioned welcome offers within 16 weeks, please call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.
4. Online and first transaction bonus: For Basic Cardmembers who submit their Card applications online via dedicated URLs and all required valid documents within 7 working days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, Basic Cardmembers will receive HK\$300 statement credit. HK\$300 statement credit 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 call the number on the back of the Card for assistance.
5. Welcome bonus: Provided the Cardmember spends an aggregate of HK\$6,000 or above on his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive HK\$600 statement credit. HK\$600 statement credit 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 call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.
6. Cardmember will earn a total of 5 Membership Rewards® points for every HK\$1 spent on any merchant (including the basic points earned under the American Express Membership Rewards Program) in the first 3 months from the date of approval of the Basic Card, subject to the maximum of 600,000 points for local spending and 420,000 points for foreign currencies spending. American Express Explorer Credit Card Membership Rewards Program Terms and Conditions apply. For further details, please refer to americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC_ENG.pdf.
7. Supplementary Card bonus: Provided that the Cardmember applies a Supplementary Card along with the Basic Card, the Basic Cardmember will receive HK\$200 Statement Credit upon each Supplementary Card approval. Each American Express Explorer Credit Card Basic Cardmember can apply up to 2 complimentary Supplementary Cards and enjoy up to HK\$400 Statement Credit. Statement Credit will be credited to Eligible Card accounts within 12

weeks upon Card approval. Should Cardmember not receive the mentioned welcome offers within 12 weeks, please call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.

8. The relevant Card must be valid and in good standing status at the time of receiving the cash vouchers and Membership Rewards points. American Express reserves the right not to offer any cash vouchers or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.
9. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The following charges are not eligible to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, 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 of American Express Membership Rewards Program, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program.
10. 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.
11. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
12. The first year annual fee waiver is applicable within 12 months from the date of approval of the Basic Card. Thereafter, annual Card fee of **HK\$1,800** of the following year (including one Basic Card and two Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's annual spending on the Card is HK\$150,000 or above.
13. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
14. Existing American Express Explorer Credit Card Basic Cardmembers and applicants who held the Basic Card of American Express Explorer Credit Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers and 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.
15. If American Express Explorer Credit Card Basic Cardmember cancels the American Express Explorer Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offers without prior notice.
16. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
17. Should any dispute arise, the decision of American Express shall be final. 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 at 2277 1010.
18. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



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3. Online and first transaction bonus: For Basic Cardmembers who submit their Card applications online via dedicated URLs and all required valid documents within 7 working days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, Basic Cardmembers will receive HK\$500 statement credit. HK\$500 statement credit 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 call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.
4. Welcome bonus: Provided the Cardmember spends an aggregate of HK\$6,000 or above on his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive HK\$600 statement credit. HK\$600 statement credit 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 call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.
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6. Supplementary Card bonus: Provided that the Cardmember applies a Supplementary Card along with the Basic Card, the Basic Cardmember will receive HK\$200 Statement Credit upon each Supplementary Card approval. Each American Express Explorer Credit Card Basic Cardmember can apply up to 2 complimentary Supplementary Cards and enjoy up to HK\$400 Statement Credit. Statement Credit will be credited to Eligible Card accounts within 12 weeks upon Card approval. Should Cardmember not receive the mentioned welcome offers within 12 weeks, please call the 24-hour enquiry hotline shown at the back of your card or our customer service hotline at 2277 1010.
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8. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The following charges are not eligible to accumulate for the Welcome Offers or earn Membership Rewards points specified in this Terms and Conditions respectively: charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, 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 of American Express Membership Rewards Program, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program.

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