



American Express Explorer® Credit Card Membership Rewards® Program Terms and Conditions

General Terms and Conditions:

1. This program is applicable to Cardmembers of American Express Explorer Credit Card issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Card", such holder, "Eligible Cardmember").
2. 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 and other fees.
3. American Express Membership Rewards points will accrue to the nearest dollar for each transaction.
4. 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 no administration fee. Redeeming Frequent Traveler Rewards is subject to [American Express Membership Rewards Terms and Conditions](#).
5. For the avoidance of doubt, accumulation of spending for the program in each Eligible Cardmembers' account ("Eligible Card Account") shall also include the spending of Eligible Cards' Supplementary Cards issued under that Eligible Card Account.
6. Adjustments will be made to the points accrued in the Membership Rewards Program Account opened for 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. If your earn rate changes, the new earn rate will apply to any credits posted regardless of the original earn rate for the purchase.
7. American Express Membership Rewards Terms and Conditions also apply to this program. Please [click here](#) for details.
8. American Express reserves the right to amend these Terms and Conditions, suspend or terminate the program at any time without prior notice.
9. In case of any dispute, the decision of American Express shall be final.
10. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

3X on Local Spend:

11. Eligible Cardmember will accrue 3 American Express Membership Rewards points for every eligible HK\$1 billed to the Eligible Card in Hong Kong dollars, excluding transactions in local auction houses. Eligible Cardmember will accrue 1 American Express Membership Rewards points for every HK\$1 billed for the Eligible Card in transactions in Hong Kong dollars in local auction houses. Enrollment is not required.



3X on Foreign Currencies Spend:

12. Eligible Cardmembers will accrue 3 American Express Membership Rewards points for every eligible HK\$1 equivalent billed to the Eligible Card in foreign currencies. Enrollment is not required.

Up to 10.75X on Foreign Currencies and Travel Spend:

Up to 10.75 American Express Membership Rewards points including the 3 American Express Membership Rewards points earned from the local currencies spend under 3X on Local Spend or from foreign currencies spend under 3X on Foreign Currencies Spend for every eligible HK\$1 (or equivalent) billed to the Eligible Card and the additional up to 7.75 American Express Membership Rewards points for every eligible HK\$1 (or equivalent) billed to the Eligible Card earned upon successful enrollment in and fulfillment of the below Foreign Currencies and Travel Spend Offer.

13. "0.75X Additional Bonusing (Offer 1)": During the Foreign Currencies and Travel Spend Offer Promotion Period (as defined below) and after successful enrollment of Offer 1, the Enrolled Cardmembers (as defined below) will start earning additional 0.75 American Express Membership Rewards points for:

- a) Every HK\$1 equivalent spent in foreign currencies from Eligible Transaction (as defined below); and
- b) Every eligible HK\$1 spent on eligible airfare transactions for scheduled flights made directly with a passenger airline merchant ("Airline Bonusing") or at Selected Online Travel Agencies ("Selected Online Travel Agencies Bonusing") in Hong Kong dollars.

14. "7X Additional Bonusing (Offer 2)": During the Foreign Currencies and Travel Spend Offer Promotion Period (as defined below) and after successful enrollment of Offer 2, the Enrolled Cardmembers (as defined below) will start earning additional 7 American Express Membership Rewards points for:

- a) Every HK\$1 equivalent spent in the first HK\$10,000 (or equivalent) in foreign currencies from Eligible Transaction (as defined below); and
- b) Every eligible HK\$1 spent in the first HK\$10,000 on eligible airfare transactions for scheduled flights made directly with a passenger airline merchant ("Airline Bonusing") or at Selected Online Travel Agencies ("Selected Online Travel Agencies Bonusing") in Hong Kong dollars.

billed to the Enrolled Eligible Card during each calendar quarter (i.e. January 2 – March 31 or April 1 – June 30).

15. Above Offer 1 and Offer 2 are collectively as "Foreign Currencies and Travel Spend Offer", which are valid from January 2, 2026 to June 30, 2026, both dates inclusive and shall be referred hereinafter as "Foreign Currencies and Travel Spend Offer Promotion Period". The designated enrollment links will be available on go.amex/fx-spend-en starting from January 2, 2026 onwards. The selected merchants for Airlines Bonusing and Selected Online Travel Agencies Bonusing are updated from time to time without prior notice. For the latest list, please [click here](#) for details.

16. Eligible Cardmembers must successfully enroll in the Foreign Currencies and Travel Spend Offer



with the Eligible Card during the Foreign Currencies and Travel Spend Offer Promotion Period ("Enrolled Cardmembers"). Then spend in foreign currencies, Airline Bonusing or Selected Online Travel Agencies Bonusing with the Enrolled Eligible Card to enjoy the Foreign Currencies and Travel Spend Offer ("Eligible Transaction"), which shall be subject to any exclusions outlined in the American Express Membership Rewards Terms and Conditions or herein. Bonus points accrued from the Foreign Currencies and Travel Spend Offer should be credited to the Program Account within fifteen (15) business days from Eligible Transaction but may take up to ninety (90) days from the end of Foreign Currencies and Travel Spend Offer Promotion Period.

17. A currency conversion fee applies when payment is charged in a currency other than Hong Kong Dollars and this fee does not count toward the Eligible Transaction.
18. For the avoidance of doubt, any transaction that occurs prior to the successful enrollment, unposted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered as ineligible transactions and shall be excluded from the Eligible Transaction.
19. American Express is not responsible for any enrollment delays due to system instability.
20. Airline Bonusing is not applicable if the transaction is:
 - a) made through third-party payment. Your transaction will not be qualified if it is not made directly with the merchant. In addition, in most cases, you will not earn the additional 0.75 and/or 7 American Express Membership Rewards points if your transaction is made with an electronic wallet or through a third-party including authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it; or
 - b) made through a third-party establishment (for example a booking of flight/hotel stay package made through a third-party airline agent and payment is made at hotel counter upon check-out); or
 - c) for charter flights or private jet flights; or
 - d) for flights that are part of travel packages, tours, or cruises sold via an airline; or
 - e) for accommodation, car rental, or cruises bookings made via an airline; or
 - f) for in-flight sales; or
 - g) for Frequent Flyer Programs.
21. Selected Online Travel Agencies Bonusing is applicable if the transaction is
 - a) made on the selected online travel agency's Hong Kong website (website location preference as Hong Kong or domain ending with .com.hk or .hk or /hk) ("Hong Kong Website") or mobile applications in Hong Kong dollars. Please [click here](#) for details; or
 - b) made through the website of selected online travel agencies without a designated Hong Kong Website or mobile applications but the transaction is made in Hong Kong dollars.
 - c) Selected Online Travel Agencies Bonusing is not applicable if the transaction is
 - i.) made through third-party payment. Your transaction will not be qualified if it is not made directly with the merchant. In addition, in most cases, you will not earn the additional 0.75 and/or 7 American Express Membership Rewards points if your transaction is made with an electronic wallet or through a third-party including



authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it; or

- ii.) made through a third-party establishment (for example a flight/hotel stay package made through a third-party travel agent and payment made at hotel counter upon check-out).

22. For Airline Bonusing and Selected Online Travel Agencies Bonusing, please note that we assign codes to merchants based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a rewards category. You may not receive additional rewards if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. In case of any enquiry, Eligible Cardmembers can call the 24-hour enquiry hotline shown at the back of their Eligible Cards or American Express's customer service hotline at 2277 1010.

2026 5X on Selected Online Merchants (“5X Offer”):

5X including the 3 American Express Membership Rewards points earned under the above local spend and the additional 2 American Express Membership Rewards points earned under Selected Online Merchant Bonusing (as defined below).

23. 5X Offer is valid from January 2, 2026 to December 31, 2026, both dates inclusive (“5X Offer Promotion Period”). The selected merchants are updated from time to time without prior notice. For the latest list, please [click here](#) for details.

24. Eligible Cardmember must successfully enroll in the 5X Offer with the Eligible Card (“5X Offer Enrolled Cardmember”). Then spend in Selected Online Merchant Bonusing with the Enrolled Eligible Card to enjoy the 5X Offer (“Eligible Transaction”), which shall be subject to any exclusions outlined in the American Express Membership Rewards Terms and Conditions or herein. Bonus points accrued from the 5X Offer should be credited to the Program Account within fifteen (15) business days from Eligible Transaction but may take up to ninety (90) days from the end of 5X Offer Promotion Period.

25. American Express is not responsible for any enrollment delays due to system instability.

26. 5X Offer Enrolled Cardmember will start earning additional 2 American Express Membership Rewards points for every eligible HK\$1 spent at Selected Online Merchants under the following circumstances (“Selected Online Merchant Bonusing”) after completing the enrollment successfully during the 5X Offer Promotion Period:

- a) For eligible transactions made on the Selected Online Merchant’s Hong Kong website (website location preference as Hong Kong or domain ending with .com.hk or .hk or /hk) (“Hong Kong Website”) or mobile applications in Hong Kong dollars. Please [click here](#) for details; or
- b) For eligible transactions made through the website or mobile application of selected online merchants without a designated Hong Kong Website, provided the transaction is made in Hong Kong dollars; or
- c) For eligible transactions made through Taobao Chinese version mobile application in Hong Kong only.
- d) Selected Online Merchant Bonusing is not applicable if the transaction is



- i.) made in physical stores; or
- ii.) made on Taobao Chinese version mobile application in Hong Kong: including, but not limited to Tao Bao Shan Gou, Taobao Factory, Alibaba Health, Tao Piao Piao, Judicial Auction, Tmall Global, Tmall Supermarket, Xianyu Market or Fliggy Items; or
- iii.) made through third-party payment. Your transaction will not be qualified if it is not made directly with the merchant. In addition, in most cases, you will not earn the additional 2 American Express Membership Rewards points if your transaction is made with an electronic wallet or through a third party including authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it; or
- iv.) made through a third-party establishment (including, but not limited to, app stores or telecommunications service providers).

e) For any trial periods, 5X Offer Enrolled Cardmember must ensure that the trial period ends in sufficient time for the Enrolled Card to be charged by December 31, 2026. Otherwise, 5X Enrolled Cardmember will not earn the additional 2 American Express Membership Rewards points.

27. For Selected Online Merchant Bonusing, please note that we assign codes to merchants based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a rewards category. You may not receive additional rewards if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category.

28. For the avoidance of doubt, any transaction that occurs prior to the successful enrollment, un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered as ineligible transactions and shall be excluded from the Eligible Transaction.

29. The additional 2 American Express Membership Rewards points for every HK\$1 spending incurred from 5X Offer are capped at extra 90,000 Membership Rewards points in total per Eligible Card Account (as defined in Clause 5) for each calendar quarter (i.e. January 2 – March 31, April 1 – June 30, July 1 – September 30 and October 1 – December 31). In case of any enquiry, Eligible Cardmembers can call the 24-hour enquiry hotline shown at the back of their Eligible Cards or American Express's customer service hotline at 2277 1010.

Updated on January 1, 2026