



Terms & Conditions of Pay with Points – Cover it with Points Special Rate Promotion (“Promotion”)

1. The promotion begins on October 1, 2021 and ends on October 31, 2021, both dates inclusive (“Promotion Period”). The value of Membership Rewards® points of Eligible Cardmembers when redeemed for the Pay with Points – Cover it with Points option will automatically be in a rate of 200 Membership Rewards points to HK\$1 during the promotion period (“Promotion”) to pay for Eligible transactions on the statement of Eligible Cards. Pay with Points – Cover it with Points Terms and Conditions apply (for details, please click [here](#)).
2. Eligible Cardmembers include American Express Explorer™ Credit Card issued by American Express International, Inc. (“American Express”) in Hong Kong and must be enrolled in the American Express Explorer Credit Card Membership Rewards Program (“Eligible Cardmembers”) (“Eligible Cards”).
3. Each transaction eligible for the Promotion (“Eligible Transaction”) must: (a) appear on the Account Summary page of your Online Account (“Account Summary”) or on the homepage of the Amex HK App (“Homepage”); (b) be redeemed during the promotion period; (c) not currently or have previously been disputed; (d) not be a fee or interest charge; and (e) relate to a purchase transaction made using an Eligible Card and submitted by a merchant or otherwise recognized by our systems as a transaction on the Eligible Card.
4. Eligible Card account must not be cancelled or past due at the time of fulfilment of any offers. Membership Rewards Terms and Conditions apply (for details, please click [here](#)).
5. American Express reserves the right to amend the Terms and Conditions, suspend or terminate the offers at any time without prior notice.
6. In case of any dispute, American Express reserve the right of final decision.
7. In case of inconsistency between English and Chinese versions, the English version will prevail.

