

American Express Explorer[®] Credit Card Benefits Terms and Conditions



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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 and 3.75X on Foreign Currencies Spend:

11. Eligible Cardmember will accrue 3 American Express Membership Rewards points for every HK\$1 billed to the Eligible Card; and accrue 3.75 American Express Membership Rewards points for every HK\$ 1 (or equivalent) on foreign currencies spend billed to the Eligible Card.

5X on Airlines and Selected Online Spend ("5X Offer"):

12. 5X Offer is valid from May 18, 2023 to December 31, 2023, both dates inclusive ("5X Offer Promotion Period"). The selected merchants of 5X Offer are updated from time to time without prior notice. For the latest list, please [click here](#) for details.

13. Eligible Cardmember must successfully enroll in the 5X Offer with the Eligible Card ("Enrolled Cardmember").
14. American Express is not responsible for any enrollment delays due to system instability.
15. Enrolled Cardmember will start earning an additional 2 American Express Membership Rewards points for every HK\$1 spending on eligible airfare transactions for scheduled flights made directly with a passenger airline merchant ("Airline Bonusing") after completing the enrollment successfully during the 5X Offer Promotion Period.

Airline Bonusing is not applicable if the transaction is:

- i. made through via 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
 - ii. made through via a third-party establishment (for example a booking of flight/hotel stay package made via a 3rd party airline agent and payment is made at hotel counter upon check-out), or
 - iii. for charter flights or private jet flights, or
 - iv. for flights that are part of travel packages, tours, or cruises sold via an airline, or
 - v. for accommodation, car rental, or cruises bookings made via an airline, or
 - vi. for In-flight sales, or
 - vii. for Frequent Flyer Programs.
16. Enrolled Cardmember will start earning an additional 2 American Express Membership Rewards points for every HK\$1 spending under the following circumstances ("Selected Online Merchant Bonusing") after completing the enrollment successfully during the 5X Offer Promotion Period:
 - a) On 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") in Hong Kong dollars. Please [click here](#) for details; or
 - b) On eligible transactions made through the website of selected online merchants without a designated Hong Kong Website but the transaction is made in Hong Kong dollars; or
 - c) Selected Online Merchant Bonusing is not applicable if the transaction is
 - i. made through via 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 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 via a third-party establishment (for example a flight/hotel stay package made via a 3rd party travel agent and payment made at hotel counter upon check-out)
 17. For Airline Bonusing and 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. For questions about additional rewards on a purchase, call the number on the back of your Eligible Card.

18. The additional 2 American Express Membership Rewards points for every HK\$1 spending incurred from 5X Offer (including both Airline Bonusing and Selected Online Merchant Bonusing) 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 1 – March 31, April 1 – June 30, July 1 – September 30 and October 1 – December 31).

Effective May 2023



Plaza Premium Lounge Access Terms and Conditions

1. The Plaza Premium Lounge Access 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. Basic and Supplementary Cardmembers of Eligible Card can enjoy a total of 8 times access for each calendar year. He/she can enjoy either one of the following complimentary services per day per visit.

The Plaza Premium Lounge facilities include:

- A variety of food & beverages
- Mobile / Laptop battery recharging facilities
- Internet Access
- Hot shower

OR

- Complimentary 15-minute seated massage (Subject to availability and designated locations only)

All locations have implemented a series of health and safety measures to safeguard the wellbeing of our guests, including but not limited to temperature checks, sanitization or social distancing etc., subject to local requirements.

3. Eligible Cardmember is required to present his/her American Express Explorer Credit Card and a boarding pass showing a confirmed reservation for same-day travel at lounge reception to enjoy the offer.
4. Please visit www.americanexpress.com/plazanetwork for the list of airport lounges. The location is subject to change without prior notice.
5. Facilities vary by locations. Eligible Cardmember has to contact the specific lounge for details of available facilities.
6. Relevant applicable fee such as entrance fee for a guest will be charged to Eligible Basic Cardmember's Card Account.
7. Offer cannot be used in conjunction with other promotional offers.
8. Use of the lounge is subject to Plaza Premium Lounge Management Limited Terms and Conditions.
9. 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.
10. These Terms and Conditions are subject to change without prior notice.
11. In case of any dispute, the decision of American Express shall be final.

Effective May 2023



Broadway Circuit Movie Privileges Terms and Conditions

Please [click here](#) for details.

Shopping Protection Terms and Conditions

Please [click here](#) for details.

Travel Accident Insurance and Travel Inconvenience Protection Terms and Conditions

Please [click here](#) for details.

