

The Platinum Card®

Year-Round Offers Terms and Conditions

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General Terms and Conditions

Participating partners are solely responsible for all products, services, consultations and advice offered to Cardmembers. American Express International, Inc. ("American Express") is not the provider of any of these products and/or services herein and makes no representation or warranty in relation to the same. American Express and the participating partners reserve the right to change the Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express and the participating partners shall be final. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

3x Membership Rewards® points Terms and Conditions

1. As a The Platinum Card Member, every HK\$1 you spend on the Card will earn 1 Membership Rewards point and every HK\$1 (or equivalent) of your foreign currency spend (both online and offline) will earn 3 Membership Rewards points. Point accrual is subject to the American Express Membership Rewards Terms and Conditions. **Turbo** program benefits apply.
2. Foreign currency 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 International, Inc. (for example, if the merchant gives you the option of converting the transaction to Hong Kong Dollars at point of sale), the foreign currency spends earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered foreign currency spend. The following types of charges are not eligible for Membership Rewards points: charges processed and billed prior to the Enrollment Date, American Express Card annual fee, cash services, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges-including Credit Card account finance charges, late payment and referral charges, tax refunds from overseas purchases, tax Bill payment and payment portion under "Points + \$" redemption items.
3. **Turbo** program benefits apply up to the first HK\$160,000 spent during every 12-month Membership Rewards Program period. For the avoidance of doubt, every HK\$1 (or equivalent) of your foreign currency spend (within the first HK\$160,000 spent during every 12-month Membership Rewards Program period) will entitle you to an additional Membership Reward point under the **Turbo** program. From HK\$160,001 and onwards, no additional Membership Reward point will be awarded under the **Turbo** program.
4. Eligibility for the above spend offers is subject to your Card account remaining in good standing and not cancelled for any reason.

Lounge Access Terms and Conditions

The Platinum Card Members have unlimited complimentary access to The Centurion Lounge® at Hong Kong International Airport excluding the area dedicated for Centurion members only. Cardmembers may bring up to two (2) companions into The Centurion Lounge. To access The Centurion Lounge, the Cardmember must present The Centurion Lounge agent with the following upon each visit: his or her valid The Platinum Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Cardmembers will not be compensated for changes in locations, rates or policies. A Cardmember must be at least 18 years of age to enter without a parent or legal guardian. The Cardmember must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours are subject to change. Amenities are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. American Express will not be liable for any articles lost or stolen or damages suffered visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

Airline Lounge Partners

The Platinum Card Member must be travelling. Name on ticket must match name on The Platinum Card. The Platinum Card Member must be 18 years of age to enter the Airport Club Lounge without a parent or guardian where there is no self-service bar. The Platinum Card Member must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Local age restrictions apply in non-U.S. locations. The Platinum Card Member must present his or her valid Card, government-issued I.D., and same day airline ticket to club agents. Complimentary access is specifically for the airport club that corresponds to the airline operating the flight (access pertains to the aircraft, not the flight number). Meeting rooms may be reserved for a nominal fee. Card members must adhere to all house rules of participating clubs. Participating airlines and locations subject to change. The Platinum Card Member may purchase non-refundable, one-use Sky Club passes in the lounge for a reduced fee subject to Delta's access policy, provided that they use their The Platinum Card. For the most up to date information about guest fees and lounge access, including what a lounge visit includes, visit delta.com/skyclub.

American Express Lounges

The Platinum Card Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, The Platinum Card Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. The Platinum Card Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

In some Lounges The Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules

and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice.

- Argentina: The Platinum Card Member may bring up to 1 guest at no cost.
- Australia: The Platinum Card Member may bring their children between the ages of 2-17 and up to 2 guests into the lounge.
- Brazil: The Platinum Card Member and up to 1 travel companion OR The Platinum Card Member's immediate family may enter the airport lounges at no cost. For any additional guests, The Platinum Card Member will be charged R\$22.00 per person (exception: no additional guests allowed in Congonhas lounges).
- India: The Platinum Card Member and up to 1 complimentary guest allowed and any additional guests will be charged INR750 per person.
- Mexico: The Platinum Card Member plus 2 guests or immediate family (spouse & sons/daughter no limit)
- United States: The Platinum Card Member may bring up to two (2) companions into the lounge

Plaza Premium Lounge

This benefit is available to The Platinum Card Member. Cardmembers receive complimentary access to any participating Plaza Premium Lounge. Cardmember must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Cardmember must be 21 years of age to enter without a parent or guardian. Cardmembers may bring up to two (2) companions into Plaza Premium Lounges as a complimentary guest. Cardmembers must adhere to all house rules of participating lounges. Cardmembers and his or her guest will receive all of the complimentary benefits and amenities afforded to the Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Plaza Premium Lounge locations are subject to change.

Priority Pass™

One complimentary membership per Card account, with a reduced membership of US\$351.75* per year available for one Supplementary Platinum Card Member per account. In order to access Priority Pass lounges, Cardmember must present a valid Priority Pass card in his or her name, along with boarding pass for same day travel and government-issued ID. For any guest(s), a usage fee equal to the guest visit fee of the Priority Pass Standard Program per guest per visit will be charged to his or her Card. Partners and benefits are subject to change without notice. For full details of lounges worldwide, please visit prioritypass.com.

Fine Hotels + Resorts program Terms and Conditions

General Terms and Conditions*

1. American Express International, Inc. ("American Express") is not the provider of the services or related goods, pursuant to this offer, and makes no representation or warranty in relation to the same. American Express will also not be liable to Cardmembers, in relation to the services or related goods provided pursuant to this offer.
2. American Express and the participating partners reserve the right to change the Terms and Conditions at any time without prior notice.
3. Should any dispute arise, the decision of American Express and the participating partners shall be final.
4. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

*General Terms and Conditions apply to all offers and benefits.

Fine Hotels + Resorts Program Benefits Terms and Conditions

1. This benefit is valid from January 1, 2024 until December 31, 2024.
2. Valid only for new Fine Hotels + Resorts bookings made through Platinum Travel Service, American Express Travel Online.
3. Payment must be made in full with an American Express Card in The Platinum Card Member's name.
4. Available for The Platinum Card Members and only, and excludes American Express® Platinum Credit Cardmembers who are not also The Platinum Card Members.
5. Cardmember must travel on itinerary booked to be eligible for benefits described.
6. Noon check-in and room upgrade are based on availability and are provided at check-in.
7. Breakfast amenity varies by property, with a minimum value of US\$60 per room per stay.
8. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Member will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Member's final statement upon check-out.
9. Benefit restrictions vary by Fine Hotels + Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated.
10. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels + Resorts special amenity during your stay. Benefits and additional Fine Hotels + Resorts promotions are only applied at checkout and expire at checkout.
11. Limit one benefit package per room, per stay.
12. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay.
13. Participating Fine Hotels + Resorts properties and benefits are subject to change.

The Hotel Collection Terms and Conditions

1. This benefit is valid from January 1, 2024 until December 31, 2024.
2. This benefit is applicable to Basic and Supplementary Platinum Card Members.
3. Valid for new bookings with participating providers of at least two consecutive nights made through The Platinum Travel Service or American Express Travel Online.
4. Payment must be made in full with an American Express Card in The Platinum Card Members' name. Cardmember must travel on itinerary booked.
5. Card member will receive hotel credit upon check-out equal to US\$1 for each eligible dollar spent, up to US\$100, which amount will be credited upon check-out based on qualifying charges made by The Platinum Card Member excluding charges for taxes, gratuities, fees and cost of room.
6. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) – see applicable hotel front desk for details.
7. Credit cannot be carried over to another stay, is not redeemable for cash and expires at checkout.
8. Credit is non-exchangeable and non-refundable and is applied in US\$ or equivalent in local currency based on exchange rate on day of arrival.
9. May not be combined with other offers or programs unless indicated.
10. Room upgrade is based on availability and eligibility at check-in.
11. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Cardmember per stay; back to back stays within a 24-hour period at the same property are considered one stay.
12. In the case of room cancellation, all additional rooms will no longer qualify for any benefits.
13. Hotel nightly rates vary by property, dates, room category and occupancy.
14. Participating providers and benefits are subject to change.
15. Taxes, surcharges and additional fees are as supplied by the hotel at the time of reservation; however, they are subject to change and will be charged as applicable at the time of settlement of your hotel account.
16. Note that payments made in foreign currencies will be subject to a foreign currency conversion and commission at the time of payment upon departure.

The Vacation Collection Terms and Conditions

1. Valid for new booking through The Platinum Travel Service made from now till December 30, 2024 for hotel stays from now and completed by December 31, 2024, subject to availability.
2. A minimum stay of two consecutive nights is required to receive the offer.
3. Payment must be made in full with The Platinum Card in the Hong Kong under The Platinum Card Member's name.
4. Category restrictions, blackout dates, and other restrictions apply. Please call The Platinum Travel Service for details.
5. Booking deposit, booking change fee, cancellation fee and other charges may be applied. Please call The Platinum Travel Service for details.
6. Cardmember must travel on itinerary booked to be eligible for benefits described.
7. Offer restrictions vary by property and cannot be redeemed for cash, and may not be combined with other offers unless indicated.
8. Maximum number of guests allowed in the room varies per hotel, please contact The Platinum Travel Service for details.
9. Participating properties and offers are subject to change.
10. The Vacation Collection travel arrangements are operated by ALG Tide UK LTD, operating Travel Impressions and The Vacation Collection (Registered Address 49 Southwark Bridge Road, London, United Kingdom, SE1 9HH; Registered Number 08514631).

Cars Rental

Avis Terms and Conditions

Available to Basic and Supplementary Cardmembers. Partners are subject to change. Enrollment into the loyalty program is required to enjoy the benefits. Terms and Conditions apply.

Hertz Terms and Conditions

Available to Basic and Supplementary Cardmembers. Partners are subject to change. Enrollment into the loyalty program is required to enjoy the benefits. Terms and Conditions apply.

Hotel Loyalty Programs

Hilton Honors Elite - Gold Status Terms and Conditions

1. As The Platinum Card Member you are eligible to enroll in complimentary Hilton Honors Gold status. Offer available only to The Platinum Card Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in Hilton Honors Gold status, American Express will share your enrollment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hilton.com/privacypolicy. If you already have Hilton Honors Gold status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton hotels in the Republic of China are excluded from the Hilton Honors program. Visit hiltonhonors.com/terms for more details.

Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void. ©Hilton 2019. a. Only at select hotel brands: Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Canopy by Hilton™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, and Tapestry Collection by Hilton™. b. Base Points are earned from the Hilton Honors program when you stay at hotels and resorts within the Hilton Portfolio. Bonus Points do not qualify for the 80% bonus. c. For you and up to one additional guest registered to the same room each day of your stay. Breakfast is only served in the hotel's designated restaurant or Executive Floor Lounge. In limited hotels, the hotel may provide you with full breakfast or in-room service. Only at select hotel brands: Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, Tapestry Collection by Hilton™ and Hilton Garden Inn™.

Marriott Bonvoy™ - Gold Elite Status Terms and Conditions

1. As a Platinum Card Member, you are eligible to enroll in complimentary Marriott Bonvoy Gold Elite status.
2. Once you request enrolment within the Marriott Bonvoy program at the Gold Elite status level, American Express will share your enrolment information with The Marriott Bonvoy program. Marriott Bonvoy may use this information in accordance with its privacy statement available at marriott.com/privacy.
4. You will maintain Gold Elite status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible The Platinum Card Member or until American Express notifies you that the benefit is terminated.
5. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements.
6. Reservations booked through third parties and online booking sources are not eligible.
7. For complete Marriott Bonvoy program terms visit marriott.com/loyalty/terms/default.mi.
8. Marriott Bonvoy program amenities may not be combined with the Fine Hotels + Resorts program. Upgrades are based upon availability and will vary by property.

Radisson Rewards™ - Premium status Terms and Conditions

1. Enrolment in the Radisson Rewards program is required for membership to be upgraded.
2. Benefits are subject to change and availability may vary by property.
3. Gold status amenities may not be combined with the Fine Hotels + Resorts program.
4. All American Express Terms and Conditions apply. All Radisson Rewards Terms and Conditions apply. To view Terms and Conditions visit <https://www.radissonrewards.com/section/terms.home/termsandconditions.sidemenu>.
5. American Express reserves the right to instruct Radisson Hotel Group™ to cancel your membership if you cease to be a Centurion member or The Platinum Card Member or your account is not in good standing.
6. Participating partner is solely responsible for all products, services, consultations and advice offered to Cardmembers. American Express is not the provider of any of these products and/or services herein and makes no representation or warranty in relation to the same.
7. American Express and the participating partner reserve the right to change the Terms and Conditions at any time without prior notice. Should any dispute arise, the decision of American Express and the participating partner shall be final.
8. If the English version of these Terms and Conditions is inconsistent with the Chinese version, the English version shall prevail.

Air/ Cruise

Special Individual and Companion Travel Offers Terms and Conditions

1. Offer applies to the fare only. Each passenger must pay the full amount of all applicable airport taxes, security charges, fuel surcharges, government taxes and service fees.
2. Cardmember must travel on itinerary booked and accompany the party as one of the passengers for which the reservations are made.
3. To enjoy the companion offers, the companion must travel on the same class, same itinerary, and same outbound journeys as the Cardmember. Cardmembers must issue ticket and depart from Hong Kong before the respective offer expiry date stated on the above table.
4. Offer is applicable to selected booking classes of respective airlines only and is subject to availability. Please contact The Platinum Travel Service for details. Booking must be made through The Platinum Travel Service and paid by The Platinum Card.
5. Terms and Conditions governing the issuance and use of tickets prescribed by the respective airlines apply.
6. American Express International, Inc. and airline partners reserve the right to change the terms & conditions at anytime without prior notice.
7. American Express International, Inc. is not the provider of the services or related goods, pursuant to these offers, and makes no representation or warranty in relation to the same. American Express International, Inc. will also not be liable to Cardmembers, in relation to the services or related goods provided pursuant to these offers.
8. Should any dispute arise, the decision of American Express International, Inc. and the participating airline partners shall be final.
9. If the English version of these Terms and Conditions is inconsistent with the Chinese version, the English version shall prevail.

Cruising Terms and Conditions

1. Payment must be made with The Platinum Card from American Express to enjoy the offers.
2. Respective offer under the Program is valid only for reservation within respective booking period and respective trip completion date. Offers vary by Cruise and are subject to availability. For full list of privileges and offers, please contact The Platinum Travel Service.
3. All benefits are per booking based on two people sharing accommodation and applicable to cruises of over six days on qualifying accommodation, ships and destinations.
4. Consecutive voyages will be treated as one booking and one credit will be applied.
5. Booking must be made through The Platinum Travel Service and paid by The Platinum Card.
6. Offers and benefits are non-transferable, non-combinable and not redeemable for cash, valid for new bookings only.
7. All bookings and privileges are subject to availability and subject to partners Terms and Conditions.
8. Cruise partners and benefits are subject to change without notice.
9. General Terms and Conditions apply.

10. American Express International, Inc. ("American Express") is not the provider of the services or related goods, pursuant to this offer, and makes no representation or warranty in relation to the same. American Express will also not be liable to Cardmembers, in relation to the services or related goods provided pursuant to this offer.
11. American Express and the participating partners reserve the right to change the Terms and Conditions at any time without prior notice.
12. Should any dispute arise, the decision of American Express and the participating partners shall be final.
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Gourmet Club

Designated Maxim's Chinese Cuisine Restaurants and Designated m.a.x. concepts Restaurants Offer Terms and Conditions

Please [click here](#) for details.

Designated restaurants of Cafe Deco Group Terms and Conditions

Please [click here](#) for details.

Movie Terms and Conditions

Please [click here](#) for details.

Shopping Protection Terms and Conditions

Please [click here](#) for details.

Group Travel Insurance Terms and Conditions

Please [click here](#) for details.

Travel Accident Insurance Terms and Conditions

Please [click here](#) for details.