



American Express Essential[®] Credit Card



DON'T *live life* WITHOUT IT[™]

Welcome to the Essential Credit Card membership

We are delighted to welcome you as an American Express Essential Credit Cardmember. As you begin using your Card, you will discover a new way to earn Membership Rewards® points on everyday purchases. What's more, you can apply for two complimentary **Supplementary Cards** and share the privileges with your loved ones.

While you are online, why not take advantage of our **online services** which give you fast, ultra-safe access to your Card account anywhere, anytime. You can check your Membership Rewards points balance, offset your purchase with points, redeem for your rewards, and view your latest transactions.

After registration, you might also enroll into paperless for your statements. Switching to online statements is an easy way to cut down on paper usage and help save the environment. Enroll for paper-free **online statements**.

Don't miss the latest updates on our official Facebook page.  **Follow us.**

REWARDS

Membership Rewards® Program

As an American Express Essential Credit Cardmember, you are automatically enrolled in this Program for free. Simply spend on the Card and you will earn Membership Rewards points which are transferrable to redeem gifts and rewards, including air miles from our partners' frequent traveler programs. With points adding up faster and no expiry on the points, you can save them up for rewards of your choice in no time. Find out more in our [Online Catalogue](#).

Earn Points Easily Every Day

- **2.5X Membership Rewards points** for every HK\$ 1 spent on eligible local transactions (HK\$6 = 1 mile)^
- **3X Membership Rewards points** for every HK\$ 1 equivalent spent in eligible foreign currencies spend (HK\$5 = 1 mile)^

^ Conversion rate accurate as of October 2021

Redeem Air Miles*, Room Nights

You may use your converted points to redeem for free flights, airline upgrade and companion tickets with airlines. Or treat yourself to luxurious hotel accommodation or upgrades at hotel partners.

Click [here](#) for more details.

Pay with Points

To give you more flexibility, *Pay with Points* allows you to use your Membership Rewards points to offset nearly all purchases including dining, travel, entertainment and more.

[Find out more details.](#)

* Administration fee of HK\$300 for each air miles conversion is required.

SERVICES

Autopay

Payment is made by direct transfer from your bank account on the payment due date. To enroll, call Cardmember Hotline at 2277 2238.

Paybill[^]

Card payment made easy with Paybill Service. You just need to register any Hong Kong bank account and you can take care of the Card payment anytime, anywhere. Please click [here](#) to register now and experience the one-stop payment service.

Card Direct

Make direct transfer from your bank account to settle your bill by calling our Card Direct Service Hotline on 2277 2160. To enroll, call Cardmember Hotline at 2277 2238.

Pay by ATM, Internet Banking and Phone Banking[^]

Transfer funds from your HSBC/Hang Seng Bank savings/current account to settle your bill by ATM; or visit www.hsbc.com.hk and www.hangseng.com.hk or call the HSBC Hotline to transfer funds.

PPS[^]

You can call 18031; the merchant number is “14”. For more details, please call 900 00 222 328 or visit the PPS website at www.ppshk.com.

[^] Please make your payment at least one working day ahead of the payment due date.

FORMS

Supplementary Cards

You can apply for two complimentary Supplementary Cards and share the privileges with your loved ones. **[Apply online.](#)**

Autopay

Cross out the payment of monthly bills from your list of chores. Apply for Autopay service and you can decide the amount to be made every month. Please call Cardmember Hotline at 2277 2238 for enrollment.

Opt-out Form

If you do not wish to receive any future promotional mailings from American Express, please click **[here](#)** or call Cardmember Hotline at 2277 2238.

TERMS & CONDITIONS

Please click the following for details of:

- [American Express Essential Credit Card Membership Rewards Program Terms and Conditions](#)
- [Fees and Charges Schedule](#)
- [Cardmember Agreement](#)