Realise
the
potential™
AMERICAN EXPRESS
3759 876543 21001
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C F FROST
Enjoy
a new level of freedom
享受全新簽賬自由

Welcome to the American Express Credit Cardmembership

歡迎加入美國運通信用卡會員行列！

As an American Express Credit Cardmember, a world of exclusive benefits and privileges is now open for you. Enroll in the Membership Rewards ***Turbo*** Program and earn points towards free gifts, dining, flights, hotel stays and even more exciting rewards with your spending. What's more, you can enjoy a host of great benefits from shopping protection to exclusive savings and privileges.

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. Check your Membership Rewards points balance, 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**.

美國運通信用卡為您帶來精彩的會員權益及優惠，讓您盡情享受每一天。請即加入「加倍加賞」積分計劃，便可憑積分換取免費禮品、餐飲美食、機票、旅遊住宿及各項精彩優惠。此外，美國運通亦提供一系列周全購物保障及獨有禮待，令您更安心使用美國運通信用卡。

當您上網查閱各項精彩優惠時，不妨透過我們快捷安全的**網上服務**，隨時隨地以完善可靠的方式查閱及管理您的信用卡賬戶，包括查閱積分結餘、換取獎賞及查閱最新簽賬。

登記網上服務後，您更可以登記使用網上月結單，減省文件處理之餘亦可投入環保生活，加倍輕鬆自在。請即**登記**服務。

請即到**facebook專頁**瀏覽我們最新資訊。

AMERICAN EXPRESS HONG KONG 100YEARS

Exclusive Benefits 專有權益

Exclusive Privileges at Broadway, PALACE and AMC Cinemas

Enjoy year round 10% savings at any one of the Broadway, PALACE and AMC Cinemas in Hong Kong when you purchase any regular priced movie tickets at ticket counters or online.

Terms and Conditions

電影尊尚禮遇

於全港所有百老匯、PALACE及AMC戲院售票處或網站購買正價戲票，可享全年9折購票優惠。

條款及細則

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Shopping Protection 全天候購物保障

45 Days Cover#

Your purchases with the Credit Card will be covered against accidental damage or theft for 45 days after the date of purchase, up to

- HK$10,000 per claim
- HK$100,000 per year
- HK$150 deductible

For enquiries, claims or a copy of the Terms and Conditions, please call Credit Cardmember Hotline on 2277 2818.

Online Fraud Protection Guarantee

Shop online with your Credit Card and you won't be held responsible for any fraudulent charge*. **Click here** for more details.

* Provided that you notify us immediately upon discovery of any fraudulent transactions on your statement and you have complied with the Card conditions. "Immediately" means on or before the due date of the statement in which the fraudulent transaction appears.

The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law.

45日購物保障#

凡以美國運通信用卡簽購之貨品，如在45日內遇有被竊或意外損壞，均可獲得賠償。

- 每項賠償高達HK$10,000
- 每年賠償高達HK$100,000
- 首HK$150為自付金額

索償或查詢有關詳情及條款細則，請致電信用卡會員熱線2277 2818。

網上購物安全保證

凡以美國運通信用卡於網上購物，您毋須為任何未獲授權之交易負責*。請**按此**細閱有關詳情。

* 您只須即時通知美國運通有關被盜用之賬項及遵守有關條款。「即時」是指記錄該項被盜用簽賬之月結單的到期日或以前。

本計劃的承保人為安達保險香港有限公司。美國運通國際股份有限公司並非閣下的代理人或受信人，美國運通國際股份有限公司可於法律容許的情況下代表該保險提供者。

Membership Rewards Program
美國運通積分計劃

American Express proudly presents you the Membership Rewards program. You can spend on the Card and earn points at the same time towards an exciting host of rewards. Earning points at a faster speed through ***Turbo*** Program and offset most of your purchases including dining, travel, entertainment and more by using *Pay with Points* rewards online.

我們誠意為您呈獻美國運通積分計劃，讓您於消費的同時自動累積積分，換取一系列精彩獎賞。「加倍加賞」積分計劃助您更快地賺取積分，Pay with Points獎賞讓您憑美國運通積分於網上兑換大部份購物簽賬，包括餐饗，旅遊，娛樂及其他簽賬。

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Program Structure 計劃簡介

Program Membership 計劃名稱	***Turbo*** Program[1] 「加倍加賞」積分計劃[1]	Basic Program[1] 基本積分計劃[1]
Point Structure 積分簡介	Every HK$1 spent = 2 points[2] 每簽賬HK$1獲享2積分[2]	Every HK$1 spent = 1 point 每簽賬HK$1獲享1積分
Program Fee 年費	HK$240 per annum 每年HK$240	Waived 費用全免
Point Validity 積分有效期	Points do not expire as long as you are enrolled in the program[3] 積分在參加計劃期間不會逾期無效[3]	
Other Rewards Redemption 其他獎賞類別	From high-tech gadgets and home décor items to *Pay with Points* rewards cash vouchers and seasonal rewards, find out more in our online catalogue 科技潮物、家居佈置、*Pay with Points*獎賞、現金禮券及季度精選應有盡有，請瀏覽**網上禮品專集**	

Click here to enroll in Membership Rewards ***Turbo*** Program now. For enquiries, please call the Membership Rewards Hotline on 2277 2150.

請即**申請**加入「加倍加賞」積分計劃。有關詳情，請致電美國運通積分計劃熱線2277 2150查詢。

1. Points accrual is subject to the **American Express Membership Rewards Program Terms and Conditions**.
2. If you have enrolled in the Membership Rewards Basic Program and would like to upgrade to the Membership Rewards ***Turbo*** Program in future, American Express will charge the Basic Cardmember a HK$240 annual program fee and a Transfer fee of HK$150 for transferring all existing accrued Membership Rewards points to the Membership Rewards ***Turbo*** Program. Cardmembers may opt-out the Membership Rewards ***Turbo*** Program by calling 2277 2150 and enroll in the free Membership Rewards Basic Program which gives 1 point for every HK$1 spent and points can be used to redeem Non-Frequent Traveler Rewards only. A spending cap applies to the Membership Rewards ***Turbo*** Program, 2 Membership Rewards points are applicable to the first HK$160,000 spent for each program year. From HK$160,001 and onwards, each HK$1 will entitle you to 1 point.
3. Subject to your Card Account remaining in good standing and is not cancelled for any reason.

1. 累積的積分須受**美國運通積分計劃之條款及細則**限制。
2. 如已加入免費基本積分計劃的會員選擇於將來參加美國運通「加倍加賞」積分計劃，本公司將會將閣下現有所累積的積分轉至「加倍加賞」積分計劃，並將於基本卡會員賬戶收取HK$240之「加倍加賞」積分計劃年費及HK$150之積分轉換費用。如不欲參加「加倍加賞」積分計劃，則可致電 2277 2150 轉為參加美國運通基本積分計劃，每簽賬HK$1可獲1分，毋須繳付任何費用，但只能以積分換領「非外遊常客」禮品。簽賬消費之最高上限適用於「加倍加賞」積分計劃，2美國運通積分適用於每個計劃年憑卡簽付之首HK$160,000。而HK$160,001及其後之簽賬每HK$1可獲1分。
3. 有關美國運通卡賬戶須保持良好付款紀錄及未因任何理由而被取消。

Cardmember Services 會員服務

Worldwide Access to Express Cash

With Express Cash* service, you can withdraw cash at over 230 AEON ATMs located in Circle K Stores, MTR stations, shopping malls and AEON branches in Hong Kong and over 2,000 Bank of China ATMs in China. Furthermore, with over 500,000 locations worldwide you can have convenient access to cash anytime.

*Express Cash will be subject to a handling fee. Please refer to the **Fees and Charges Schedule** for more details. Finance charges at the prevailing Annual Finance Charge Rate for your account will be charged on a daily basis on the balance outstanding from the date of the advance until you repay it to your account in full.

全球隨時提取現金

為進一步讓您享有提款便利，透過「運通財」服務*，您除可於分佈全港不同地區之OK便利店、港鐵車站、購物商場及AEON分行超過230部AEON自動櫃員機，以及中國主要城市超過2,000部中國銀行自動櫃員機提取現金外，更可於全球超過500,000部「運通財」自動櫃員機隨時提取現金應急。

*使用「運通財」服務提取款項，需付有關手續費。詳情請參閱**收費表**。而「運通財」服務費用則由提款當日起，就閣下尚未償還之結餘，根據賬戶當時之財務費用年息每日計算，直至所有款項被全數付清為止。

Replacing Lost or Stolen Cards

If your Credit Card is lost, stolen or damaged, simply call our 24-hour Hotline on 2277 2818 (if you're overseas, notify the nearest Travel Service Office) and we will replace it for you*. If the Card has been stolen, you must also report the theft to the local police.

* Please note that a replacement fee will apply.

緊急補發新卡

若信用卡不幸遺失、被竊或損毀，請即致電 2277 2818 (若您身在海外，請立即向就近的美國運通旅遊辦事處報失)，我們會為您補發新卡*。若您的信用卡被竊，您亦必須同時向當地警署報案。

* 會員須繳付有關補發新卡之費用。

Next

Worldwide Assistance

From ticket changes, hotels reservations, car rentals, sightseeing and travel arrangements, we're ready to help and offer exceptional service at over 2,200 Travel Service Offices in more than 140 countries.

24-hour Cardmember Service

If we can be of assistance with any of our services or benefits, please don't hesitate to contact us on on 2277 2818.

全球旅遊服務

您可向遍佈全球140多個國家超過2,200間的美國運通旅遊辦事處，查詢有關更改機票、預訂酒店、汽車租賃及安排觀光旅遊的資料，讓您的旅程更輕鬆寫意。

24小時會員服務

只須致電信用卡會員熱線2277 2818，全年每天24小時我們樂意為您效勞。

Other Services 其他會員服務

Comprehensive Insurance Services

American Express has a wide range of insurance products* available to protect you and your family. With the ability to conveniently charge the premium directly to your Card account, payment is hassle free and enables you to earn more points, faster.

*Only available to Hong Kong residents.

周全保險服務

美國運通為您提供各項完善的保險服務*，全面保障您及您的家人。保費更可直接從您的信用卡戶口中扣除，方便妥善之餘，更可讓您賺取更多積分。

*只為香港居民提供。

Payment Convenience 繳賬便利

Autopay

Payment is made by direct transfer from your bank account on the payment due date. **Apply now**.

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 our Credit Cardmember Hotline on 2277 2818.

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 or call the HSBC Hotline to transfer funds.

PPS

You can call 18031; the merchant number is "14". For more details, please call 900 00 222 329 or visit the PPS website at www.ppshk.com.

自動轉賬

賬項將於月結單所示付款日期當日由您的指定銀行戶口中自動過戶。**請即申請**。

運通快線

透過「運通快線」2277 2160 繳付賬單，於指定銀行戶口轉賬過戶。請致電信用卡會員熱線 2277 2818登記使用此項服務。

自動櫃員機、網上理財及電話理財服務

透過匯豐或恒生銀行的自動櫃員機或登入 www.hsbc.com.hk 及 www.hangseng.com，從您的儲蓄或支票戶口轉賬繳付賬項；您亦可致電匯豐的電話理財服務熱線轉賬付款。

繳費靈

繳付賬項請致電18033，美國運通之商戶編號為「14」。查詢繳費靈詳情，請致電 900 00 222 328 或瀏覽繳費靈網站 www.ppshk.com。

DHL Express Centers

Write your American Express Credit Card account number on the back of the cheque and seal it in an envelope. Submit your cheque payment at the designated DHL Express Centers. Cheques received before 3pm on Monday to Friday, will be processed on the same day. Any cheque payment on Saturday or after 3pm on Monday to Friday will be processed on the next business day. Post-dated cheques will not be accepted.

Business Hours*	Central MTR Station Shop no. E16 (near Exit H)	Shop 18, G/F, Empress Plaza, 17-19 Chatham Road South, Tsim Sha Tsui
Monday to Friday	9am to 7:30pm	10am to 7:30pm
Saturday	9am to 4pm	10am to 4pm

* Subject to change without prior notice

Pay-By-Mail

Mail a crossed cheque payment to "American Express International, Inc." with the bottom portion of the statement to GPO Box 10066, Central, Hong Kong. Please write your American Express Credit Card account number on the back of the cheque.

DHL速遞中心

將劃線支票抬頭祈付「美國運通國際股份有限公司」，並在支票背面寫上您的美國運通信用卡賬戶號碼，用信封封好。於星期一至五下午3時前遞交之支票，款項將於即日過戶。而所有於星期六或星期一至五下午3時後遞交之支票，則將於下一個工作天處理。期票恕不接受。

辦公時間*	港鐵中環站E16號舖 (近H出口)	尖沙咀漆咸道南17-19號 帝后廣場地下18號舖
星期一至五	上午9時至晚上7時30分	上午10時至晚上7時30分
星期六	上午9時至下午4時	上午10時至下午4時

* 如有更改，恕不另行通知。

郵遞

將劃線支票連同月結單的結賬部份寄往香港中央郵箱 10066 號本公司收，抬頭祈付「美國運通國際股份有限公司」，請於支票背面寫上您的美國運通信用卡賬戶號碼。

Supplementary Cards

You can apply for Supplementary Cards and share the privileges with your loved ones. **Apply now**.

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. **Apply now**.

Opt-out Form

If you do not wish to receive any future promotional mailings from American Express, please call 2277 2818 or **click here**.

申請附屬卡

您可為摯愛申請附屬卡，共享美國運通信用卡的優越禮待。**請即申請**。

自動轉賬

利用自動轉賬服務，不再為每月繳賬而煩惱，您更可決定每月繳付金額，倍覺稱心自在。**請即申請**。

拒收宣傳推廣通知書

如不欲收取美國運通在香港之推廣郵件，請致電2277 2818或**按此**。

Click **here** for Fees and Charges Schedule

請**按此**細閱收費表

Click **here** for Cardmember Agreement

請**按此**細閱會員協議