



American Express Insurance e.Marketplace Referral Program Terms and Conditions for Referrer

Refer American Express Cardmembers to enroll successfully in the below insurance products on American Express Insurance e.Marketplace through the unique referral link to enjoy up to 30,000 Membership Rewards® points.

1. This promotion is valid from August 1, 2024 to December 31, 2024, both dates inclusive ("**Promotional Period**").
2. Subject to clause 2a of these Terms and Conditions, Existing American Express Basic and Supplementary Cardmembers of Eligible Cards ("**Referrer**") are eligible to participate in the American Express Insurance e.Marketplace Referral Program ("**Program**"). In respect of any referral submitted by the Referrer pursuant to this MGM Program, the Referrer warrants and confirms that
 - a) The Referrer and the referred American Express Cardmembers ("**Referee**") need to be American Express Cardmembers and participate in the Program with American Express® Card issued by American Express International, Inc. in Hong Kong ("**Eligible Card**"). Cardmembers of American Express® I.T Cashback Card, Blue Cash® Credit Card from American Express, The US Dollar Card, American Express® Corporate Card, American Express Business Travel Account, Corporate Purchasing Card, Cards bearing the American Express name, brand or logo issued by partners of American Express and all American Express Cards issued outside of Hong Kong are not eligible to participate in the Program.
 - b) This Program should only be referred to Referees with whom the Referrer has an existing relationship with, such as friends or family.
3. During the Promotional Period, Referrer is eligible to generate a unique referral link by entering the Eligible Card number on <https://www.americanexpress.com/en-hk/insurance/referral/> ("**Link**") to participate in this Program. Once the Referee has successfully enrolled in the below insurance products ("**Designated Insurance Products**") on American Express Insurance e.Marketplace through the Link, the Referrer will be eligible for the following Membership Rewards points with respective value ("**Offer**").
 - American Express Premier Travel Protector
 - Single Trip Plan: 10,000 Membership Rewards points per policy
 - Annual Multi-Trip Plan: 30,000 Membership Rewards points per policy
 - American Express Premier Critical Illness Protector: 30,000 Membership Rewards points per policy
 - American Express Premier Hospital Cash Plus: 30,000 Membership Rewards points per policy
 - American Express Premier Personal Accident Protector: 30,000 Membership Rewards points per policy
 - American Express Premier Surgical Cash Plus: 30,000 Membership Rewards points per policy
4. The Referee must successfully enroll **in** the Designated Insurance Products during the Promotional Period through the unique referral link shared by the Referrer to enjoy the Offer. Enrolling through other channels will not be eligible to join this Program which both the Referrer and Referee will not be rewarded.
5. Referrer and Referee need to input accurate Eligible Card number to join the Program, Inaccurate Card number is not eligible to join the Program and cannot enjoy the Offer from this Program.
6. Self-referral is not eligible for this Program and cannot enjoy the Offer from this Program. Referral between Basic Card and Supplementary Card, or between Cards held by the same Cardmember will be treated as self-referral.
7. Referral made by the Supplementary Cardmember will count towards the Basic Cardmember's account, meaning only Basic Cardmember will be entitled to enjoy the Offer.



8. Only one referral for each policy will be counted and be rewarded. In the event that a Referee is referred by more than one Referrer, the successful referral will be based on the Link that the Referee used for policy enrollment.
9. Referrer is limited to 10 successful referrals per calendar year (between January 1 to December 31) via this program, meaning each Referrer's Basic Eligible Card account can earn the Offer up to 10 times. Referral exceeding the limit will be excluded from the Program and both Referrer and Referee will not be eligible for the Offer. The qualification of successful referral will be counted by the Referee's policy purchase date chronologically, the successful referral will be the first 10 successfully referred policy.
10. The Offer cannot be used in conjunction with any other offers or promotions, unless otherwise stated.
11. The premium must be settled with Eligible Card that hold by the Referee to participate in the Program and enjoy the Offer.
12. The Offer will be rewarded to Referrer's Basic Card account associated with the Eligible Card number used to generate the Link within 10 weeks after the Referee's policy purchase date.
13. Eligible Card Account must not be cancelled or past due at the time of fulfilment of any offers. [Membership Rewards Terms and Conditions](#) shall continue to apply. In the event of any conflict or inconsistency between Membership Rewards Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.
14. The Referrer shall not and cannot provide any information about the Designated Products to the Referee and shall not be involved in the arrangement of the policy in any way or engage in any Regulated Activities as defined under the Insurance Ordinance (Cap. 41, Laws of Hong Kong) and is not agent of American Express or Chubb Insurance Hong Kong Limited ("**Chubb**") for any purposes. All enquiries about the insurance products should go directly to American Express, Chubb or their licensed representative for distribution of insurance products. Recommendation by the Referrer does not in any way suggest, imply, establish or constitute any insurance purchase advice, endorsement, approval or recommendation in respect of American Express or Chubb or their products or services including the quality or suitability of the products or services for the Referrer's personal use. The Referee should make an independent decision whether or not to purchase the Eligible Scheme and seek professional advice from qualified individual(s) to ascertain the suitability of relevant product(s). All terms and conditions of the Eligible Scheme should refer to the Contract/Policy document.
15. The Offer is non-exchangeable for other gifts, non-redeemable for cash and no changes can be made.
16. American Express and Chubb reserve the right to provide replacement gift of equivalent value, at American Express' and Chubb's sole discretion and without any prior notice.
17. In case of any enquiry related to this Program, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
18. American Express and Chubb reserve the right to amend the Terms and Conditions, suspend or terminate of this Offer at any time without prior notice. In case of dispute, the decision of American Express and Chubb shall be final.
19. If Referee subsequently cancels this policy and receives a refund of all policy premium after the policy effective date, American Express reserves the right to debit the amount equivalent to the value of the Offer received from the Referrer and Referee's American Express Card account without prior notice.
20. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Important Notes:

The above plans are underwritten by Chubb. American Express is an insurance agency (License No.: FA3113) authorised by Chubb Insurance Hong Kong Limited ("**Chubb**") for the distribution of general insurance products in Hong Kong SAR.



American Express identifies insurance providers and products that may be of interest to you. In this role American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted by law. American Express wants you to be aware that American Express receives commissions from providers and commissions may vary by provider and product. Also, in some cases, an American Express entity outside of the country may be the reinsurer and may earn reinsurance income. The arrangements American Express has with certain providers, including the potential to reinsure products, may also influence what products American Express identifies. Chubb and American Express only provide general advice and do not consider your objectives, financial situation or needs. American Express does not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

In the event an eligible dispute arises between American Express and the customer out of the selling process or processing of the related transaction, American Express will enter into a Financial Dispute Resolution Scheme process with the customer. Any disputes over the contractual terms of the product should be resolved directly between Chubb and the customer.