



Terms and Conditions for the Loan on Card American Express Access It® Incentive Plan (“the Offer”)

- 1) **American Express Access It** is a Loan on Card product (“**Loan on Card**”). It is only available for selected Basic Cardmembers who hold a selected American Express® Credit Card issued by American Express International, Inc. (“**American Express**”) in Hong Kong (“**Eligible Cardmember**”). American Express has the full discretion to decide the selected Cardmembers. The Loan on Card is provided subject to these Terms and Conditions which shall be in addition and supplementary to your applicable Cardmember Agreement. By applying for the Loan on Card, you are considered to have accepted these Terms and Conditions and the Cardmember Agreement (as supplemented) in full and will be bound by them. The provisions in these Terms and Conditions prevail over the provisions in the Cardmember Agreement to the extent of any inconsistency between them.
- 2) The Offer is only valid for Loan on Card **American Express Access It** applications that are submitted online via dedicated URLs, and approved by American Express between November 10, 2025, and January 31, 2026 (the “Promotion Period”).
- 3) If the Eligible Cardmember submits a Loan on Card **American Express Access It** application and the application is approved during the Promotion Period with the designated disbursed loan amount and repayment period, the Eligible Cardmember will be eligible to receive a statement credit **for the designated repayment period** (“the Offer”). The Offer for different disbursed loan amount and designated repayment periods are as follows:

Disbursed loan amount	Statement Credit for the designated repayment period (the Offer)		
	12 months	24 months	36 months
HK\$30,000-HK\$49,999	HK\$200	N/A	N/A
HK\$50,000-HK\$99,999	HK\$400	HK\$550	HK\$800
HK\$100,000-HK\$279,999	HK\$550	HK\$800	HK\$1,500
HK\$280,000-HKD300,000	HK\$550	HK\$800	HK\$2,888

- 4) Each Eligible Cardmember is entitled to the Offer once only during the Promotion Period.
- 5) The Offer will be credited to the Eligible Cardmember’s Loan on Card application Card account on or before May 31, 2026 for successful application. Should Cardmember not receive the Offer on or before May 31, 2026, please call the 24-hour enquiry hotline shown at the back of your Card.

- 6) The relevant Card must be valid and in good standing status at the time of receiving the Offer. American Express reserves the right not to offer any statement credit to Cardmembers who fail to fulfill the above conditions without prior notice. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
- 7) The Offer is not exchangeable for cash, withdrawn as a cash advance and is not transferable.
- 8) The statement credit will be credited to the Eligible Cardmember's **American Express Access It** Plan application Card account on or before May 31, 2026 for successful application. If the Eligible Cardmember makes an early repayment for the withdrawal amount or cancels the Loan on Card Plan before the Offer fulfillment, no statement credit from the Offer will be offered. If the Eligible Cardmember makes an early repayment for the withdrawal amount or cancels the Loan on Card Plan after the Offer fulfillment, American Express can debit the same statement credit amount from the Eligible Cardmember's American Express Card account.
- 9) American Express reserves the right to amend these Terms and Conditions, suspend or terminate the promotion at any time without any prior notice. Any matters not expressly mentioned or amended herein shall be governed by the Cardmember Agreement.
- 10) Should any dispute arise, the decision of American Express shall be final.
- 11) In case of any enquiry related to this Offer, please call the 24-hour enquiry hotline shown at the back of your Card.
- 12) **American Express Access It** Terms and Conditions apply, please refer to [here](#).
- 13) In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.