



American Express® Gold Business Card Membership Rewards® program Terms and Conditions

1. This program is applicable to Cardmembers of American Express Gold Business Card issued by American Express International, Inc. ("American Express") in Hong Kong ("Business Gold Card", such holder, "Business Gold Cardmember").
2. Business Gold Cardmember will accrue 1 American Express Membership Rewards points for every HK\$1 spent on local transactions billed to the Business Gold Card; and will accrue 2 American Express Membership Rewards points for every HK\$1 (or equivalent) on foreign currencies spent billed to the Business Gold Card.
3. Business Gold Cardmembers will be entitled to accrue an accelerated earn of additional 1 American Express Membership Rewards point for every HK\$1 (or equivalent) for the first HK\$300,000 (or equivalent) Eligible Spend billed to the Business Gold Card during each program period.
 - a. Each program period shall run from January 1 to December 31 of each such calendar year.
 - b. Eligible Spend is anything except: payment for gas and/or electricity utility, Cash advances and cash equivalents, fees or interest charges on your Card Account, foreign exchange fees and fees for account services, fees for any Cardmember services you enrolled in, Rewards Program fees and charges, spendings covered by points or other rewards, and other fees and administrative charges (i.e., late payment charges, dishonored cheque/autopay fee, statement retrieval fee, etc.) and the exclusions specified in Clause 4.1 of American Express Membership Rewards Terms and Conditions. For the avoidance of doubt, the list of eligible spending exclusions is subject to change from time to time, without notice.
4. Local transactions are transactions settled in Hong Kong Dollars and made at merchants located in Hong Kong. Foreign currency spend has to be settled in a foreign currency.
5. 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, Foreign Currency Spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered as Foreign Currency Spend. Foreign currency Spend excludes charges and other fees (except to the foreign currency charge).
6. For charges and/or fees relating to Foreign Currency Transaction, please click [here](#).

7. American Express Membership Rewards points will accrue to the nearest dollar for each transaction.
8. Business Gold Cardmember may redeem Frequent Traveler Rewards where American Express Membership Rewards points may be converted into any one or more participating Frequent Customer Programs with an administration fee of HK\$400 for each air mile conversion. Redeeming Frequent Traveler Rewards is subject to [American Express Membership Rewards Terms and Conditions](#).
9. For the avoidance of doubt, accumulation of spending for the program in each Business Gold Cardmember's account shall also include the spending of Business Gold Cards' Supplementary Cards issued under that Business Gold Cardmember's account.
10. Adjustments will be made to the points accrued in the Membership Rewards program account opened for a Business Gold Cardmember ("Program Account") if there are any credits posted to the Program Account including those arising from returned goods or services or from billing disputes.
11. American Express Membership Rewards Terms and Conditions also apply to this program. Please click [here](#) for details.
12. American Express reserves the right to amend these Terms and Conditions, suspend or terminate the program at any time without prior notice.
13. In case of any dispute, the decision of American Express shall be final.
14. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



美國運通商務金卡積分計劃條款及細則

1. 美國運通商務金卡積分計劃適用於美國運通國際股份有限公司（「美國運通」）在香港簽發的美國運通商務金卡會員（「商務金卡」，其持卡人「商務金卡會員」）。
2. 商務金卡會員憑商務金卡本地簽賬每港幣 1 元可獲 1 美國運通積分；而憑商務金卡進行外幣簽賬，滿等值每港幣 1 元可獲 2 美國運通積分。
3. 商務金卡會員於每個計劃期間內，首滿等值港幣 300,000 元的合資格消費憑商務金卡簽賬，每滿等值每港幣 1 元可獲額外 1 美國運通積分獎賞。
 - a. 每個計劃期間為每年之 1 月 1 日至 12 月 31 日。
 - b. 前述合資格消費指任何消費但不包含：例如繳付煤氣及電費之公營機構簽賬、現金透支、根據卡賬戶收取的費用或利息、賬戶服務費用、卡會員服務費用、會員積分計畫相關費用、使用積分或獎賞的消費、年費、其他收費及行政費用(例如逾期付款費用、退票/自動轉帳被拒費用、補發月結單費用等)及美國運通積分計畫第 4.1 條所列除外消費。為免疑義，前述除外消費可能不時變更，毋須通知。
4. 本地簽賬指在位於香港的商戶以港幣簽賬之交易。外幣簽賬必須以外幣付款。
5. 外幣指港幣以外的貨幣。若交易於呈交美國運通前已兌換成港幣簽賬，外幣簽賬積分轉換率將不適用。以港幣付款之網上交易亦不會當作外幣簽賬。外幣簽賬不適用於任何費用（除外匯收費以外）。
6. 請[按此](#)了解外幣交易之相關費用。
7. 美國運通積分計劃之積分將每次簽賬累積至最接近的港元。
8. 商務金卡會員可將積分轉往任何一個或多個參與外遊常客獎賞計劃之常客計劃換取外遊常客獎賞，每次兌換飛行里數之手續費為港幣 400 元。換取外遊常客獎賞須受[美國運通積分計劃條款及細則限制](#)。
9. 為避免爭議，積分計劃適用於每個商務金卡會員賬戶之累計簽賬，包括商務金卡之附屬卡簽賬。
10. 任何退還商品、服務或簽賬爭議及其他原因，所獲得之積分將會在商務金卡會員之美國運通積分計劃戶口（「計劃戶口」）內作出相應之調整。
11. 美國運通積分計劃條款及細則亦適用。請[按此](#)登入了解詳情。
12. 美國運通保留隨時更改、暫停或終止此計劃之權利，恕不另行通知。

13. 如有任何爭議，美國運通保留最終決定權。

14. 本條款及細則之中、英文本如有任何差別，概以英文本為準。