



American Express® Gold Business Card Welcome Offer (“Offer”) Terms and Conditions:

1. These Offers are only valid for approved American Express® Gold Business Card applications that are received by American Express International, Inc. “American Express” from now until December 31, 2023 (both dates are inclusive) (“Promotion Period”).
2. This offer is valid for eligible Cardmembers of American Express® Gold Business Card and Hong Kong Dental Association American Express® Gold Business Card.
3. Welcome Offer:
 - a. First Month Transaction Bonus: Provided the Cardmember spends an aggregate of at least HK\$500 (or equivalent) on his or her the Basic and Supplementary Cards within the first month from the date of Basic Card approval, the Cardmember will receive HK\$200 statement credit.
 - b. Welcome Bonus: Provided the Cardmember spends an aggregate of at least HK\$10,000 (or equivalent) on his or her Basic and Supplementary Cards within the first month from the date of Basic Card approval, the Cardmember will receive 50,000 Membership Rewards® points. If the Cardmember further spends an aggregate of at least HK\$35,000 (or equivalent) on his or her Basic and Supplementary Cards within the 2nd or 3rd month from the date of Basic Card approval, the Cardmember will receive an additional 250,000 points.
 - c. Business Essential Merchant Bonus: The Cardmember can earn an extra 5 Membership Rewards points per HK\$1 spent (or equivalent) at Business Essential Merchants during the first three months from the date of Basic Card approval, up to a maximum of extra 225,000 points. Eligible transactions are:
 - i. Direct transactions made at Business Essential Merchants’ Hong Kong websites (i.e. online website located in Hong Kong with addresses ending in .com.hk or .hk or /hk)
 - ii. Transactions made with the physical Card or via wireless card reader at Business Essential Merchants’ physical stores in Hong Kong

Business Essential Merchants list:



Transactions made via a third-party (including, but not limited to, authorized retailers or resellers, online marketplaces, online aggregators or electronic wallets) are not eligible for the Business Essential Merchant Bonus.

- d. The points or statement credit stated on clause 3a, 3b or 3c will be appeared or credited to the Basic Cardmember’s Membership Rewards Program account within 12 weeks upon the Cardmember reaching the spending threshold set out above. Should Cardmember not



receive the mentioned welcome offers within 12 weeks, please contact American Express Customer Service hotline.

- e. Cardmember must successfully complete the designated transaction and have it posted within the designated transaction period stated on clause 3a, 3b or 3c to eligible for the above Welcome Offer. Special arrangements and any forms of compensation will NOT be provided to Cardmembers who complete the transaction out of the designated transaction period.
- f. The calculation of Membership Rewards points earned from the Welcome Offer includes the Membership Rewards points earned from the prevailing American Express Membership Rewards Program - Business Gold Program ("Business Gold Program"). For Program details, please refer to clause 3g. Upon reaching the maximum spending limit or from the 4th month onwards from Card approval (whichever is earlier), Cardmembers will only earn the amounts of Membership Rewards points from the Business Gold Program as indicated in clause 3g.

Membership Rewards Points earned from Card spending:	The first 3 months: Spend HK\$45,000 within the designated transaction period			
	Welcome Bonus	Business Essential Merchant Bonus	Business Gold Program	Total Rewards
Spend in Local Currency HK\$1:2.5points	1 st month: 50,000 2 nd to 3 rd month: 250,000	225,000	112,500	637,500
Spend in Foreign Currency HK\$1:3 points			135,000	660,000

- g. Business Gold Program means the American Express Membership Rewards Program for the American Express Gold Business Card with the Frequent Traveler Rewards plus an earn rate of 2.5 Membership Rewards points for every HK\$1 eligible spent on local transactions and 3 Membership Rewards points for every HK\$1 equivalent spent on foreign currency. American Express Membership Rewards Program [Terms and Conditions](#) apply.
4. **Amazon Web Services (AWS) Special Offer:** Upon successful card application within the Promotional Period, Basic Cardmembers who sign up a new AWS Account for their company in Hong Kong and fulfil below AWS Special Offer conditions will be entitled to receive up to US\$ 550 AWS Promotional Credit. The AWS Promotional Credit can apply to the AWS bills to help cover costs that are associated with AWS services for the company.
 - a. AWS Special Offer Condition 1: Upon successful card application within the Promotional Period, Basic Cardmembers who successfully sign up a new AWS Account via AWS Special Offer site will be entitled to receive US\$50 AWS Promotional Credit. The US\$50 AWS



- Promotional Credit will be sent to the registered email address within 4-6 weeks upon successful AWS Account sign up. Existing AWS customers and/or repeated application will be deemed void.
- b. AWS Special Offer Condition 2: Upon successful card application within the Promotional Period, Cardmembers can enjoy a US\$500 AWS Promotional Credit by spending US\$100 or above per month with the Card on AWS for 3 consecutive months. The one-off US\$500 AWS Promotional Credit will be sent to the registered email address in the 5th month for the usage on the following AWS Bills.
 - c. For the details of AWS Promotional Credit terms and conditions, please visit: <https://aws.amazon.com/awscredits/>.
 - d. For the details of AWS Privacy Notice about handling personal information of AWS Special Offer applicants, please visit: <https://aws.amazon.com/privacy/>.
 - e. In case of any dispute regarding the AWS welcome offer, the decision of AWS shall be final.
5. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars, please refer to americanexpress.com/hk/en/cma-and-fees for the relevant Cardmember Agreement.
6. Eligible transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified. American Express Membership Rewards Program Terms and Conditions apply. The following charges are not eligible to accumulate for Statement Credit and earn Membership Rewards points specified in this Terms and Conditions respectively: American Express® Card annual fee, balance transfer, American Express Travelers Cheque purchases, American Express Gift Cheque or Travel Gift Cheque or Travel Gift Certificate purchases, charges for dishonored cheques, finance charges, late payment and referral charges, tax refunds from overseas purchases, tax bill payment and any utility gas and electricity payment on Cardmembers' Card Accounts and Linked Accounts. For further details of American Express Membership Rewards Program, please refer to americanexpress.com/en-hk/rewards/membership-rewards/about-program
7. In the event that any credit or Membership Rewards points has been used or credited into Cardmembers' account but the transaction(s) that form(s) part or all of the credit or Membership Rewards points is cancelled or refunded subsequently, American Express reserves the right to charge to the Card account a monetary amount equivalent to the value of the credit or Membership Rewards points used or credited without prior notice to the Cardmembers.
8. Credit and Membership Rewards points are not redeemable for cash or other payment form. Credit and Membership Rewards points may not be applied to the Cardmember's Account if the account has been suspended or cancelled and may be reversed if Eligible Transaction is returned or cancelled.
9. Annual Fee: The first year annual fee waiver is applicable within 12 months of Card issuance from the date of the basic Card approval. Thereafter, annual Card fee of **HK\$980** of the following year



(include 1 basic Card and 3 supplementary Cards) will be charged at the time of annual Card fee renewal. (Perpetual Annual Fee Waiver for Hong Kong Dental Association American Express Gold Business Card)

10. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
11. If the Basic Cardmember cancels American Express® Gold Business Card within 12 months of card issuance, American Express reserves the right to debit the original price of these Offers.
12. Existing Business Card or Gold Business Cardmember and applicants who held The Business Card or Gold Business Card at any time within the past 12 months from the date of this application are not eligible for these Welcome Offers.
13. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
14. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
15. Should any dispute arise, the decision of American Express shall be final.
16. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.



American Express® Gold Business Card Benefit Terms

1. Subject to American Express's risk management policies.
2. 51 credit-free days: Actual credit-free period will vary based on the date of charge and the billing cycle cut-off date.
3. Supplementary Cards: American Express approval criteria apply. Subject to Terms and Conditions. Fees and charges apply. Supplementary Cardmembers must be over 18 years of age. The Business, the Basic Cardmember and each Supplementary Cardmember are jointly and severally liable for all Supplementary Card spending.
4. Business Insurance: 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. Exclusions and limitations apply.
5. SafeKey®: Subject to the Terms & Conditions [here](#).
6. Membership Rewards: As an American Express Gold Business Cardmember you will be automatically enrolled into the Membership Rewards Gold Business Program. Subject to the Terms & Conditions of the American Express Membership Rewards Program [here](#).
7. Airport VIP Lounge: Twice per year. [Terms and Conditions](#) apply.
8. Movie Privilege: [Terms and Conditions](#) apply.
9. Business Travel Insurance: 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.
10. Global Assist Hotline: You must arrange all medical and visitor transportation. As the Global Assist Hotline is an assistance service, we cannot reimburse you for expenses you incur on your own. Please refer to the Global Assist Summary of Coverage for additional details and restrictions.
11. Annual Fee: **HK\$980** per year, includes 1 Basic Cardmember and 3 Supplementary Cardmembers. (Perpetual Annual Fee Waiver for Hong Kong Dental Association American Express Gold Business Card)
12. American Express Travel Online: [Terms and Conditions](#) apply.



美國運通商務金卡迎新優惠（「優惠」）條款及細則：

1. 此迎新優惠只適用於美國運通國際股份有限公司「美國運通」由即日起至 2023 年 12 月 31 日包括首尾兩天的推廣期內收到並成功批核之美國運通商務金卡的申請。（「優惠期」）
2. 優惠適用於持有效美國運通商務金卡及香港牙醫學會美國運通商務金卡的基本卡持卡人。
3. 迎新獎賞：
 - a. 首月簽賬獎賞：會員於基本卡成功批核後的首個月內憑該基本卡及其附屬卡累積簽賬滿最少港幣 500 元（或相同等值），可獲港幣 200 元簽賬回贈。
 - b. 迎新簽賬獎賞：會員於基本卡成功批核後的首個月內憑該基本卡及其附屬卡累積簽賬滿最少港幣 10,000 元（或相同等值），可獲取 50,000 美國運通積分；及後會員於基本卡成功批核後的第二至三個月內憑該基本卡及其附屬卡累積簽賬滿最少港幣 35,000 元（或相同等值），可再獲取 250,000 美國運通積分。
 - c. 企業商戶簽帳獎賞：會員於基本卡成功批核後的首三個月內於指定企業商戶每簽賬港幣 1 元（或相同等值），可獲得額外 5 美國運通積分，最高可獲 225,000 積分。合資格情況如下：
 - i. 於指定企業商戶之香港網站（以香港為預設地區或域名結尾為.com.hk、.hk 或/.hk）直接與商戶進行簽賬
 - ii. 親身於指定企業商戶之香港地區商鋪使用實體卡或使用無線讀卡器使用進行簽帳

企業商戶名單：



通過第三方機構（包括但不限於授權零售商或轉售商、銷售網站、第三方支付平台或電子錢包）進行的交易，並不適用於企業商戶簽帳獎賞。

- d. 以上於條款 3a、3b 或 3c 所述之回贈及積分將於達到上述簽賬要求後的 12 個星期內存入會員之基本卡的美國運通積分計劃戶口內。如會員於 12 星期內未能收到上述的迎新優惠，請致電美國運通客戶服務熱線查詢。
- e. 會員須於條款 3a、3b 或 3c 所述之指定簽賬期內完成指定簽賬，並成功誌賬，方合資格獲得條款及細則所述之迎新獎賞。如超過所述之指定簽賬期完成簽賬，恕不作出任何特別處理及任何形式的補償。



- f. 計算本優惠所獲取之美國運通積分時已包括透過現有的美國運通積分計劃的「商務金卡積分計劃」所賺取之美國運通積分，有關計劃詳情請參閱條款 3g。當簽賬額達到上限後或由卡批核後的第 4 個月開始（以較早者為準），會員只會獲得條款 3g 所列出美國運通積分計劃中之積分。

簽賬賺取之 美國運通積分	首 3 個月：指定簽賬期內完成指定總簽賬額達 HK\$ 45,000（或相同等值）			
	迎新簽賬獎賞	企業商戶 簽帳獎賞	商務金卡 積分計劃獎賞	總積分獎賞
本地簽賬 HK\$ 1: 2.5 分	首月: 50,000 第二至三月: 250,000	225,000	112,500	637,500
外幣簽賬 HK\$ 1: 3 分			135,000	660,000

- g. 商務金卡積分計劃指適用於美國運通商務金卡的美國運通積分計劃，此計劃可換取外遊常客獎賞，憑卡於本地簽賬每港幣\$1 可獲 2.5 美國運通積分，外幣簽賬每港幣\$1 可獲 3 美國運通積分。須受美國運通積分計劃之[條款及細則](#)限制。
4. **額外 Amazon Web Services (AWS)獎賞：**凡於推廣期內，香港美國運通卡會員於 AWS 指定網站成功登記新 AWS 帳號作香港公司之商業用途，並符合 以下額外 AWS 獎賞條件，可獲贈高達 US\$ 550 AWS 點數回贈並可套用到 AWS 帳單，以扣除涵蓋 AWS 相關服務的費用。
- 額外 AWS 獎賞條件一：凡於推廣期內，會員成功註冊新 AWS 帳號，即可獲贈 US\$ 50 AWS 點數回贈。US\$ 50 AWS 點數回贈會以電郵方式在 4 至 6 星期後寄送至成功註冊的 AWS 帳號登記之電郵地址上。現有 AWS 客戶之申請或重複申請者將被視為無效。
 - 額外 AWS 獎賞條件二：凡於推廣期內，會員在首三個月內憑卡於 AWS 連續每個月簽賬 US\$100 或以上，可享額外 US\$500 AWS 點數回贈。該 AWS 點數將於第五個月以電郵方式寄送至 AWS 帳號登記之電郵地址上，並可套用到之後的 AWS 帳單。現有 AWS 客戶之申請或重複申請者將被視為無效。
 - 使用 AWS 點數的條款及條件，請參閱 <https://aws.amazon.com/awscredits/>。
 - 有關額外 AWS 獎賞之 AWS 隱私權政策，請參閱 AWS 隱私權政策：
<https://aws.amazon.com/privacy/>。
 - 如有任何爭議關於額外 AWS 獎賞，AWS 將保留最終決定權。
5. 以港幣以外之貨幣簽賬將被收取費用。有關以外幣簽賬的費用詳情，請於 americanexpress.com/hk/ch/cma-and-fees 瀏覽相關會員協議。
6. 取消、退款、有爭議或未誌賬的交易，均不作有效交易計算。須受美國運通積分計劃之條款及細則限制。下列款項不會計算在可賺取消費回贈及美國運通積分的簽賬額之內：美國運通卡年費、結餘轉戶、購買美國運通旅行支票、購買美國運通禮券或旅遊支票禮券 或旅遊禮券、



因不能兌現支票而收取的費用、財務費用、過期付款附加費及追討欠賬的費用、海外簽賬退稅、繳附稅項及所有經美國運通卡賬戶或綜合登記戶口繳付煤氣及電費之公營機構簽賬。有關美國運通積分計劃之詳情，請查閱 americanexpress.com/zh-hk/rewards/membership-rewards/about-program

7. 如會員於任何現金回贈或美國運通積分使用或存入後，取消或退款部份或全部與現金回贈或美國運通積分有關之簽賬，美國運通有權從戶口內扣除相等於該已使用或存入之現金回贈或美國運通積分金額，而毋須預先通知。
8. 簽賬回贈及美國運通積分不可兌換現金，或其他支付方式。如會員的賬戶已暫停或取消，簽賬回贈及美國運通積分可能不會被加入到會員的賬戶或被撤回。
9. 年費：首年年費豁免以基本卡批核起 12 個月內作計算。其後，將於商務卡年費續期時收取年費 **HK\$980**（包括 1 張基本卡及 3 張附屬卡）。(永久豁免香港牙醫學會美國運通商務金卡年費)
10. 美國運通保留拒絕有不良信貸記錄或未能符合信貸要求的申請。
11. 如基本卡會員於 12 個月內取消該美國運通商務金卡，美國運通保留從會員之運通卡賬戶內扣除有關迎新優惠價值之權利。
12. 迎新優惠不適用於現時或申請日期起 12 個月內曾為美國運通商務卡或美國運通商務金卡會員。
13. 美國運通保留從不合資格申請人之美國運通積分計劃戶口內扣除有關美國運通積分獎賞之權利。
14. 美國運通保留修改所有優惠條款及細則或終止推廣之權利而毋須事先通知。
15. 如有任何爭議，美國運通將保留最終決定權。
16. 中文譯本與英文本意如有不合或爭議之處，應以英文之解釋為據。



美國運通商務金卡優惠條款：

1. 須受美國運通風險管理政策限制。
2. 51 天免息還款期：實際免息還款期將視乎收費日期及發單截數日期而有所差異。
3. 附屬卡：須受美國運通批核條件規限。受條款及細則限制。需繳付年費及服務費。附屬卡會員必須年滿 18 歲。公司、商務金卡主卡會員及每一位附屬卡卡會員需共同及單獨為所有附屬卡簽賬負責。
4. 商務保險：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，及在法律容許的情況下，美國運通國際股份有限公司可代表該保險提供者。條款須受除外責任和限制規限。
5. SafeKey：受[條款及細則](#)限制。
6. 會員積分獎賞計劃：貴為美國運通商務金卡會員，您將會自動加入美國運通『商務金卡』積分計劃。須受美國運通會員積分獎賞計劃[條款及細則](#)限制。
7. 機場貴賓室：每年可使用兩次。受[條款及細則](#)限制。
8. 精彩電影優惠：受[條款及細則](#)限制。
9. 商務差旅保險：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，及在法律容許的情況下，美國運通國際股份有限公司可代表該保險提供者。
10. 全球支援服務：閣下需要自行安排所有醫療及訪客交通安排。全球支援服務為一項熱線服務，我們不會補償您的開支。詳情請參考全球支援服務概覽所列之細則及條款。
11. 年費：HK\$ 980，包括主卡及三張附屬卡。(永久豁免香港牙醫學會美國運通商務金卡年費)
12. 美國運通 Travel Online：受[條款及細則](#)限制。