

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 received by American Express International, Inc. ("American Express") from now until December 31, 2021 (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: Provided the Cardmember spends an aggregate of at least HK\$60,000 (or equivalent) on his or her Basic and Supplementary cards within the first 3 months from the date of Basic Card approval, the Cardmember will receive 300,000 Membership Rewards points which will be credited to the Basic Cardmember's Membership Rewards Program account within 12 weeks upon the Cardmember reaching the spending threshold set out above.
- 4. 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 5. Upon reaching the maximum spending limit or from the 4th month onwards from card approval (whichever is earlier), Cardmembers will earn Membership Rewards points the "Business Gold Program" on clause 5 only.

Membership Rewards Points earned from:	The first 3 months: Total spending of HK\$ 60,000 (or equivalent)		
	Welcome Bonus	Business Gold	Total Rewards
		Program	
Spend in Local Currency		150,000	450,000
HK\$1:2.5points	300,000		
Spend in Foreign Currency HK\$1:3 points		180,000	480,000

- 5. 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 <u>Terms and Conditions</u> apply.
- 6. 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\$ 350 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\$300 AWS Promotional Credit by spending US\$100 or above per month with the Card on AWS for 3 consecutive months. The one-off US\$300 AWS Promotional Credit will be sent to the registered email address in the 5th month for the usage on the following AWS Bills. Existing AWS customers and/or repeated application will be deemed void.
- 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.

7. Strategic Partner welcome offer:

- a. 50,000 bonus Membership Rewards points will be credited to the American Express Gold Business Card Membership Rewards Program account within 12 weeks upon meeting the following criteria:
 - i. At time of American Express Gold Business Card application, the Cardmember is an existing corporate user of Easy Mobile Logistics Hong Kong Limited (LALAMOVE).
 - ii. American Express Gold Business Card application is submitted via dedicated promotional channel from the LALAMOVE platform or through American Express salesperson where the bonus offer is mentioned and communicated prior to the application. American Express may update respective channels from time to time without prior notice.
 - iii. Only transactions for the purchase of goods and services (overseas and local spending) that are posted withing the Promotion Period ("Eligible Transactions") will be counted for this program. Eligible Transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified for the purpose of this program. The Bonus points will be clawed back from the concerned Card account without prior notice if the Bonus points has been awarded.
 - iv. American Express Gold Business Card is activated with Eligible Transactions charged to the account in the first 3 months upon issuance.
- The strategic partner welcome offer cannot be used in conjunction with other bonus welcome offer campaigns.
- c. Should any dispute arise, the decision of American Express and Easy Mobile Logistics Hong Kong Limited (LALAMOVE) shall be final.



- 8. American Express reserves the right to debit Membership Rewards points from any ineligible Membership Rewards Program Account.
- 9. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
- 10. Existing Business Card or Gold Business Card member 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.
- 11. 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 HK\$980 at the time of annual Card fee renewal.
- 12. 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.
- 13. American Express International, Inc. reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
- 14. Should any dispute arise, the decision of American Express International, Inc. shall be final.
- 15. 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. Express Cash: Click <u>here</u> to learn more.
- 12. Annual Fee: **HK\$980** per year, includes 1 Basic Cardmember and 3 Supplementary Cardmembers.
- 13. American Express Live Hong Kong: Subject to Terms & Conditions here.
- 14. American Express Travel Online: <u>Terms and Conditions</u> apply.