



American Express Membership Rewards® *Pay with Points* Reward Program Terms and Conditions:

1. Cardmembers with an Eligible Card (as defined below) who are enrolled in the Membership Rewards Program are eligible to participate in the *Pay with Points* Program ("*Pay with Points* Program") in accordance with these Terms and Conditions. For the purposes of these Terms and Conditions, ("Eligible Card") means an American Express® Card issued in Hong Kong by American Express International, Inc. ("American Express") and excludes USD Card, Corporate Cards, American Express Cathay Pacific Elite Credit Card, American Express Cathay Pacific Credit Card, American Express Cheung Kong Card, Blue CashSM Credit Card from American Express, American Express® I.T Cashback Card and credit cards bearing the American Express name, brand or logo issued by AEON Credit Service (Asia) Co Ltd., DBS (Hong Kong) Limited, Standard Chartered Bank (Hong Kong) Limited or Citibank (Hong Kong) Limited in Hong Kong.

2. American Express will select and display each transaction eligible for the *Pay with Points* Program ("Eligible Transaction") and the Membership Rewards points ("Points") rate required to pay for that Eligible Transaction on the *Pay with Points* Program webpage. Only the 150 most recent Eligible Transactions will be displayed for redemption. You can access the *Pay with Points* Program webpage by logging on to American Express Manage-Your-Card-Account ("MYCA") at www.americanexpress.com/hk. Each Eligible Transaction must: (a) appear on your Account Summary page on MYCA ("Account Summary"); (b) be redeemed from the transaction appearing on your Account Summary ("Posting Date") up until the day before the date of the second billing statement following the Posting Date ("Eligible Redemption Period"); (c) not currently or have previously been disputed; (d) not be a fee or interest charge; and (e) relate to a purchase transaction made using an Eligible Card and submitted by a merchant or otherwise recognised by our systems as a transaction on the Eligible Card.

3. Eligible Transactions, including the Points rate required to pay for the Eligible Transactions and the products, services, merchants and categories which constitute Eligible Transactions, may be changed at any time without prior notice to you. All transactions for which Points do not accrue (as set out in clause 4.1 of the Membership Rewards Program Terms and Conditions, including but not limited to annual fees and finance charges) will not be considered to be Eligible Transactions for the purposes of the *Pay with Points* Program. You will be informed of the Eligible Transaction(s) applicable to your Card Account and the Points rate required to pay for the Eligible Transaction(s) at the time you make a request to redeem Points under the *Pay with Points* Program.

4. You must redeem a minimum of 15,000 points per redemption transaction, which may be redeemed against one Eligible Transaction or across multiple Eligible Transactions. Subject to these Terms and Conditions, for each successful redemption under the *Pay with Points* Program, Points will be debited from your Membership Rewards account and a credit will be reflected on your Eligible Card in relation to the amount of points chosen to be used for the Eligible Transaction(s). Please note that Points will be debited immediately and the credit may take up to 3 working days to be reflected on your



Account Summary. You will see the credit reflected on your Account Summary as “*Pay with Points Rewards Credit*”.

5. Redemption of Points under the *Pay with Points Program* may only be made online via the *Pay with Points Program* webpage.
6. Points can only be redeemed for an Eligible Transaction during the Eligible Redemption Period.
7. We may reject your *Pay with Points Program* redemption request if your Card Account has a credit balance at the time of your request. Credits on your Card Account should not exceed the aggregate amount of the Eligible Transaction(s) on your Eligible Card.
8. You are responsible for payment of the amount due on your Card Account by the payment due date. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future credit to your Card Account. Credit(s) placed on your Card Account as a result of a redemption made under the *Pay with Points Program* does not constitute a payment towards the balance on your Card or payment of the minimum payment due. **You must always make a separate payment of at least the minimum payment due in accordance with the Cardmember Agreement and billing statement.**
9. Please note that there may be a time lapse between the time of your purchase transaction and the transaction appearing on your Account Summary. It may take up to 3 working days for a redemption to be completed and for the credit to be reflected on your Eligible Card. Depending on when you redeem points, the credit may be applied to your Eligible Card in a billing period after you redeem points for the Eligible Transaction. If you have a credit card, you may be charged interest (if applicable) if any interest-free period expires before redemption is completed and the credit is placed on your Eligible Card. You should allow yourself sufficient time to complete the redemption before the payment due date of your billing statement. Please be aware that in some cases, your redemption request may be unsuccessful or rejected.
10. If your Card Account is not in good standing (e.g. overdue or in collection) or if you fail to adhere to the terms and conditions governing the Card Account, the Membership Rewards Program or the *Pay with Points Program*, we may suspend or revoke your eligibility to participate in the *Pay with Points Program*, and Points accrued in the Membership Rewards Program or credits accrued in the *Pay with Points Program* may be forfeited.
11. A redemption of Points under the *Pay with Points Program* cannot be reversed or unwound, except by American Express. Credits applied to your Eligible Card arising from redemption under the *Pay with Points Program* cannot be exchanged for other rewards, and are not refundable or exchangeable for cash under any circumstances.
12. The terms and conditions of the American Express Membership Rewards Program shall continue to apply.



13. American Express can suspend or terminate the *Pay with Points* Program at any time it deems necessary. American Express reserves the right to change these Terms and Conditions at any time.

14. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

[Click here to view the full Membership Rewards Program Terms and Conditions.](#)