



Pay with Points 260 points = HK\$1 Terms and Conditions

1. The Offer begins on **April 1, 2025** and ends on **March 31, 2026**, both dates inclusive (“Promotion Period”). Under the Pay with Points 260 points = HK\$1 rate, the value of Membership Rewards® points of Eligible Cardmembers (as defined in clause 2) will automatically be at the rate of 260 Membership Rewards points to HK\$1 to pay for Eligible Transactions (as defined in clause 3) charged on Eligible Cards (as defined in clause 2) at [participating merchants](#) during the Promotion Period (“Promotion”).
2. Eligible Cardmembers include Membership Rewards enrollees of Centurion® Card, The Platinum Card®, American Express® Platinum Credit Card, American Express Explorer® Credit Card, American Express Essential® Credit Card, American Express® Peninsula Platinum Card, American Express® Peninsula Gold Card, American Express® Gold Card, American Express® Gold Credit Card, American Express® Card, American Express® Credit Card, American Express® Gold Business Card and American Express® Business Card issued by American Express International, Inc. (“American Express”) in Hong Kong (“Eligible Cardmembers”) (“Eligible Cards”).
3. To redeem for the Promotion, each transaction must be either eligible for **Cover it with Points** or **Shop with Points** (“Eligible Transaction”), as stated below –
 - i. For **Cover it with Points**, the transaction must: (a) appear on the Account Summary page of your Online Account (“Account Summary”) or on the homepage of the Amex HK App (“Home Page”); (b) be redeemed during the Promotion Period (please note that it takes up to 3 working days to reflect the transaction on the Account Summary or Home Page and being available to redeem); (c) not currently or have previously been disputed; (d) not be a fee or interest charge; and (e) be made at a participating merchant using an Eligible Card.
 - ii. For **Shop with Points**, the transaction must be made in an online purchase at a participating merchant using an Eligible Card during the Promotion Period. The option to redeem points will be offered during the SafeKey authentication process.
4. The participating merchant lists are subject to change without assigning any reason(s) or prior notice.
5. Subject to clause 6 below, you must redeem a minimum of 2,600 points (equivalent to HK\$10) per redemption transaction, which may be redeemed against one Eligible Transaction in full or part, or across multiple Eligible Transactions. Subject to these Terms and Conditions, for each successful redemption under Cover it with Points, 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). Similarly, for partial redemptions, the credit redeemed with Points for settling a portion of the Eligible Transaction(s) will be reflected on your Eligible Card, while the total amount of the particular transaction will also be reflected in your Account Summary and account statement. Please note that points will be debited immediately and the credit may take up to 5 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”.



6. In the Amex HK App, Eligible Transactions must be redeemed in full and you must redeem a minimum of 2,600 points (equivalent to HK\$10) unless your available points is insufficient to cover the full amount, in which case the maximum possible number of points will be applied. Moreover, through logging in to your Amex Online Account to redeem via the Cover it with Points webpage, you can choose to fully or partially cover the Eligible Transaction with a minimum of 2,600 points (equivalent to HK\$10).
7. You are responsible for payment of the amount due on your Card Account on or before the payment due date. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future statement credit to your Card Account. Statement credit(s) placed on your Card Account as a result of a redemption made under the Shop with Points or Cover it with Points 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 full amount or at least the minimum payment due in accordance with the Cardmember Agreement and billing statement.
8. Please note that there may be a time lapse between the time of your purchase transaction and the Cover it with Points or Shop with Points redemption appearing on your Account Summary or Home Page. It may take up to 5 working days for a redemption to be completed and for the statement credit to be reflected on your Eligible Card, although this may take longer in certain circumstances. The charge for the purchase transaction and the statement credit for the Cover it with Points or Shop with Points redemption may not appear at the same time. Depending on when you redeem points under a Cover it with Points or Shop with Points transaction, the statement credit may be applied to your Eligible Card in a billing period after you redeem points for the Eligible Transaction. In that case, you will need to pay the full amount shown on your statement of account (including the full charge of the Eligible Transaction) on or before the payment due date to avoid incurring a finance charge and/ or other charges on all outstanding balance at the interest rate applicable to the account pursuant to the relevant Cardmember Agreement. You should allow yourself sufficient time to complete the redemption before the statement date of your billing statement in order to ensure that the statement credit and the charge of the Eligible Transaction will appear in the same statement.
9. A redemption of points under this Promotion cannot be reversed or unwound, nor be exchanged for other rewards, and is not refundable or exchangeable for cash under any circumstances.
10. Eligible Card account must not be cancelled or past due at the time of fulfilment of any offers. Membership Rewards Terms and Conditions shall continue to apply. In the event of any conflict or inconsistency between Membership Rewards Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.
11. Cover it with Points and Shop with Points Terms and Conditions shall continue to apply. In the event of any conflict or inconsistency between Cover it with Points and/or Shop with Points Terms and Conditions and these Terms and Conditions, these Terms and Conditions shall prevail.
12. If the Card Account is not in good standing (e.g. overdue or in collection) or if the Cardmember fails to adhere to the terms and conditions governing the Card Account, the Membership Rewards Program, Cover it with Points or Shop with Points, the Cardmember's eligibility to



participate in the Promotion may be suspended or revoked, and points accrued in the Membership Rewards Program or credits accrued in the Promotion may be forfeited.

13. American Express is not the provider of any of the products and/or services offered by the participating merchants and therefore, shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss), or for personal injury which is suffered or sustained, as a result of taking or using such products and/or services, except for any liability which cannot be excluded by law.
14. In case of any enquiry related to this Offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
15. American Express in its sole discretion reserves the right to alter, replace or terminate this Promotion at any time without assigning any reason(s) or prior notice. In case of any disputes, the decision of American Express shall be final.
16. In case of inconsistency between English and Chinese versions, the English version will prevail.