## **AMERICAN EXPRESS**

## **TERMS AND CONDITIONS**

- 1. The Registered Card Offer (as defined in clause 3 of these Terms and Conditions) commences on November 18, 2021 and ends on December 31, 2021, both dates inclusive ("Promotion Period").
- 2. The Registered Card Offer is open to individuals who hold a basic American Express Explorer™ Credit Card issued in Hong Kong by American Express International, Inc. ("American Express") ("Eligible Cards" and such individuals "Eligible Cardmembers"). All other American Express® Cards, Corporate Cards issued by American Express and American Express Cards issued by DBS Bank (Hong Kong) Limited are not eligible to participate in the Registered Card Offer.
- 3. Eligible Cardmembers will accrue 3 Membership Rewards® points for every HK\$1 spent on eligible local transactions with an Eligible Card, per the basic points earned via the American Express Membership Rewards Program. Eligible Cardmembers must successfully register an Eligible Card, then spend on eligible local transactions by contactless payment or via Apple Pay, Google Pay or Samsung Pay ("Spending Requirement") with the Registered Card during the Promotion Period ("Eligible Transaction"), to earn an additional 3 Membership Rewards points per HK\$1 spent ("Registered Card Offer").
- 4. Transactions must be made in Hong Kong Dollars via contactless payment, Apple Pay, Google Pay or Samsung Pay ("Mobile Wallets") to be considered as Eligible Transactions. Eligible Cardmembers must either tap or hold their Registered Card close to a contactless enabled terminal for payment, or load the Registered Card, using a compatible device, to any of the Mobile Wallets below to make an Eligible Transaction subject to the relevant Mobile Wallets Terms and Conditions under the "Important Information from American Express":
  - Apple Pay
  - Google Pay
  - Samsung Pay
- 5. During the Promotion Period, the Registered Card Offer is limited to first HK\$15,000 eligible local transactions per Registered Card.
- 6. Supplementary Cards are not eligible for the Registered Card Offer.
- 7. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded are not considered as Eligible Transactions.
- 8. Excludes transactions where Eligible Cardmembers do not spend on their Registered Card directly using contactless payment and Apple Pay, Google Pay or Samsung Pay (e.g. by swiping or inserting a physical Card).
- 9. Membership Rewards points are not redeemable for cash or other payment form.
- 10. Membership Rewards points should appear on Eligible Cardmember's billing statement within 5 business days from Eligible Transaction(s) but may take up to 100 business days from the end of Promotion Period.
- 11. 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(s) is/are returned or cancelled.
- 12. American Express Membership Rewards <u>Terms and Conditions</u> also apply to the Registered Card Offer.
- 13. American Express is not the provider of any of these products and/or services herein and makes no representation or warranty in relation to the same. Merchants are solely responsible for all products, services, consultation and advice offered to Cardmembers.
- 14. In the event of any dispute arising from the Registered Card Offer, the decision of American Express shall be final.
- 15. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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## 條款及細則

- 1. 登記卡優惠 (在本條款及細則第 3 條定義) 由 2021 年 11 月 18 日開始至 2021 年 12 月 31 日結束,包括首尾 兩日 (「推廣期」)。
- 2. 登記卡優惠只適用於持有美國運通國際股份有限公司(「美國運通」)於香港簽發的美國運通 Explorer®信用卡基本卡之會員(「合資格卡」),其持卡人為(「合資格會員」)。其他美國運通卡、美國運通公司卡、星展銀行(香港)有限公司在香港簽發的美國運通卡並不適用於此登記卡優惠。
- 3. 合資格會員憑合資格卡作本地簽賬每 HK\$1 可於美國運通積分計劃所獲享之基本積分內獲 3 美國運通積分。合資格會員必須於推廣期內登記合資格卡,並憑已登記卡以非接觸式方式付款或透過 Apple Pay、Google Pay 或Samsung Pay 作合資格本地消費(「簽賬要求」),使用登記卡優惠每 HK\$1 之簽賬可獲額外 3 美國運通積分(「登記卡優惠」)。
- 4. 以非接觸式付款方式的簽賬及透過 Apple Pay、Google Pay 或 Samsung Pay(「電子錢包」)支付的簽賬被視作合資格簽賬。合資格會員須使用靠近非接觸式付款終端機的方式憑已登記卡拍卡或在可兼容的裝置上把已登記之合資格卡加入以下任何電子錢包,方可作合資格簽賬,並須受有關電子錢包之條款及細則限制,詳情列於「美國運通重要資料」部分:
  - Apple Pay
  - Google Pay
  - Samsung Pay
- 5. 推廣期內, 登記卡優惠只適用於每張已登記之合資格卡首 HK\$15,000 合資格本地簽賬。
- 6. 附屬卡不適用於此已登記卡優惠。
- 7. 未誌賬/取消/退款的交易或任何被發現為欺詐的交易將不被視為合資格簽賬。
- 8. 登記卡優惠不適用於合資格會員非憑已登記卡使用非接觸式付款方式的簽賬及透過電子錢包付款的簽賬(例如刷卡及插卡的付款方式)。
- 9. 美國運通積分不可兌換現金或其他支付方式。
- 10. 美國運通積分將於合資格簽賬完成後的5個工作天內或於推廣期結束後100個工作天內存入合資格會員已登記之美國運通卡賬戶內。
- 11. 如合資格會員的美國運通卡賬戶已暫停或取消,美國運通積分可能不會被存入會員的美國運通卡賬戶。如合資格簽賬被退款或取消,已發放的美國運通積分可能被撤回。
- 12. 美國運通積分計劃條款及細則適用。請瀏覽 <u>www.americanexpress.com/zh-hk/rewards/membership-rewards/terms</u>了解詳情。
- 13. 所有產品、服務、諮詢及建議均由商戶負責提供,美國運通並非上述相關產品及/或服務之供應者,亦不對其作出任何表述或保證。
- 14. 如就此登記卡優惠有任何爭議, 美國運通保留最終決定權。
- 15. 本條款及細則之中、英文版本如有任何差異, 一概以英文版本為準。