

American Express Explorer® Credit Card Welcome Offer Terms and Conditions

- 1. The Welcome Offer (as mentioned in clauses 3 to 6 of this Terms and Conditions) is only valid for **city**'super super e members whose American Express Explorer Credit Card applications are submitted via designated websites and successfully approved by American Express International, Inc. ("American Express") from August 12 to October 13, 2024.
- 2. The specified offer cannot be changed after application is submitted. In case of any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your Card or American Express Customer Service hotline at 2277 1010.
- 3. For Basic Cardmembers who submit their Card application online and all required valid documents within 7 working days from the date of application submission, and upon successful spending made with the Basic Card or Supplementary Card in the first month of Basic Card approval, the Basic Cardmember will receive a total of HK\$400 city'super Shopping Vouchers. HK\$400 city'super Shopping Vouchers will be sent to qualifying Basic Cardmembers within 16 weeks upon the transaction Terms and Conditions of city'super Shopping Vouchers apply, please refer to the overleaf of Shopping Vouchers for details. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline.
- 4. Provided the Cardmember spends an aggregate of HK\$7,000 or above on his or her Basic and/or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the Basic Cardmember will receive a total of HK\$600 city'super Shopping Vouchers. HK\$600 city'super Shopping Vouchers will be sent to qualifying Basic Cardmembers within 16 weeks upon the transaction. Terms and Conditions of city'super Shopping Vouchers apply, please refer to the overleaf of Shopping Vouchers for details. Should Cardmember not receive the mentioned Welcome Offer within 16 weeks, please contact American Express Customer Service hotline.
- 5. Cardmember will earn a total of 20 Membership Rewards® points for every HK\$1 spent at the physical stores of city'super, LOG-ON, cookedDeli by city'super, ROYCE' in Hong Kong (including 3 basic points earned under the American Express Membership Rewards Program) in the first 3 months from the date of approval of the Basic Card, subject to the maximum of 600,000 points. Offer is not applicable to transaction(s) made at city'super and LOG-ON E-Shop. American Express Explorer Credit Card Membership Rewards Program Terms and Conditions apply. For further details, please refer to americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/TnC_ENG.pdf.
- 6. Cardmember will earn extra 3 Membership Rewards points for every HK\$1 (or equivalent) on eligible spending (on top of 3 basic points earned under the American Express Membership Rewards Program) in the first 3 months from the date approval of the Basic Card, excluding the physical the spend made stores of city'super, LOG-ON, Kong, subject cookedDeli by city'super, ROYCE' in Hong maximum of 510,000 points. American Express Explorer Credit Card Membership Rewards Program Terms and Conditions apply. For further details, please refer to americanexpress.com/content/dam/amex/hk/en/staticassets/pdf/cards/explorer-credit-card/ TnC_ENG.pdf.
- 7. The relevant Card must be valid and in good standing status at the time of receiving the above Welcome Offer. American Express reserves the right not to offer the Welcome Offer to Cardmembers who fail to fulfill the above conditions without prior notice.

- 8. 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 earn for the Welcome Offer as mentioned in clauses 3 to 6 of the Terms and Conditions: purchase and/or reload of stored value facilities or cards (including top-up transactions via mobile wallets or any other methods), charges processed and billed prior to the Enrollment Date of American Express Membership Rewards Program, American Express® Card annual fee, balance transfer, Express Cash and other cash services, 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.
- 9. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
- 10. The first year annual fee waiver is applicable within 12 months from the date of approval of the Basic Card. Thereafter, annual Card fee of **HK\$2,200** of the following year (including one Basic Card and two Supplementary Cards) will be charged except that such fees may be waived by American Express if the Cardmember's annual spending on the Card is HK\$150,000 or above.
- 11. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
- 12. Existing American Express Explorer Credit Card Basic Cardmembers and applicants who held the Basic Card of American Express Explorer Credit Card at any time within the past 12 months from the date of this application are not eligible for the first-year annual fee waiver and the Welcome Offer. American Express reserves the right to debit the original price of the Welcome Offer and first-year annual fee without prior notice.
- 13. If American Express Explorer Credit Card Basic Cardmember cancels the American Express Explorer Credit Card within 12 months of Card approval, American Express reserves the right to debit the original price of the Welcome Offer without prior notice.
- 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 and Conditions, the English version shall prevail.