



American Express Explorer® Credit Card Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 3 to 4 of the Terms and Conditions) is only valid for approved American Express Explorer Credit Card applications that are received by American Express International, Inc. ("American Express") between September 1, 2024 and November 30, 2024 (both dates inclusive).
2. The specified offer cannot be changed after online application is submitted. In case of any enquiry related to this offer, please call American Express Customer Service hotline at 2277 1010.
3. Online and first transaction bonus: 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 eligible spending made with the Basic Card or Supplementary Card in the first month of Basic Card approval, the Basic Cardmember will receive a HK\$100 statement credit. The HK\$100 statement credit will be credited to Eligible Card account within 8 weeks upon the transaction. The Eligible Card accounts must be valid, in good standing and not overdue. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.
4. Cardmember will earn 10 Membership Rewards® points for every HK\$1 spent in local currency with any merchants (including the 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 1,500,000 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.
5. The relevant Card must be valid and in good standing status at the time of receiving the statement credit and Membership Rewards points. American Express reserves the right not to offer any statement credit or Membership Rewards points to Cardmembers who fail to fulfill the above conditions without prior notice.
6. 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 accumulate for the Welcome Offer as mentioned in clauses 3 to 4 of the Terms and Conditions respectively : 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, 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/membershiprewards/about-program.

7. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
8. 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.
9. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. 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 Welcome Offer and first-year annual fee waiver. American Express reserves the right to debit the original price of the first-year annual fee from such Cardmember's account without prior notice.
11. 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.
12. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
13. Should any dispute arise, the decision of American Express shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.