



The Platinum Card® Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 2 to 4 of the Terms and Conditions) is only valid for approved Platinum 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.
3. Online Bonus: For Basic Cardmembers who submit their Card application online and all required valid documents within 7 days from the date of application submission, and upon successful eligible spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, a HK\$600 Statement Credit will be credited to the Eligible Basic Card Accounts within 8 weeks after the Basic Card application is approved.
4. Welcome Bonus: Cardmembers will receive a Welcome Bonus when spending meets the following spending tier, on his or her Basic and/ or Supplementary Cards within the first 3 months from the date of approval of the Basic Card, the statement credits will be credited to the Eligible Basic Card Accounts within 8 weeks of such spend. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please contact American Express Customer Service hotline.

Aggregate Spending	Welcome Bonus
HK\$15,000 – HK\$49,999	HK\$1,600 Statement Credit
HK\$50,000 or more	Extra HK\$4,000 Statement Credit

Example 1: Cardmembers will receive a HK\$1,600 Statement Credit as Welcome Bonus when spending meets HK\$15,000 – HK\$49,999, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

Example 2: Cardmembers will receive a HK\$1,600 Statement Credit and extra HK\$4,000 Statement Credit, a total of HK\$5,600 Statement Credit as welcome bonus when spending meets HK\$50,000 or above, on his or her Basic and Supplementary Cards within the first 3 months from the data of approval of the Basic Card.

5. Cardmembers who paid the annual fee and holding valid Platinum Card accounts with good standing and not overdue will be eligible for the above Online Bonus and Welcome Bonuses. American Express reserves the right not to offer any bonus of Membership Rewards® points or statement credit to Cardmembers who fail to fulfil the above conditions without prior notice.
6. American Express reserves the right to debit statement credits from any ineligible Basic Card Accounts.
7. The Platinum Card applicant will need to meet the minimum annual income requirement.
8. 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), finance charges, late payment charges and other fees and charges (including charges for dishonored cheques), balance transfers, refunds (including tax refunds for overseas purchases), tax bill payment, utilities payment, purchase of American Express Travelers cheque and other credits to your account. For further details, please refer to www.americanexpress.com.hk.
9. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.

10. The annual fee for The Platinum Card is **HK\$9,500** with the entitlement of 1 Platinum Card and 2 Platinum Supplementary Cards. Additional Platinum Supplementary Card (i.e. third and subsequent Supplementary Cards) carries an annual fee of **HK\$9,500**.
11. Existing Basic Platinum Card Member / American Express Peninsula Platinum Card Basic Cardmember and applicants who held the Basic Card of The Platinum Card / American Express® Peninsula Platinum Card at any time within the past 12 months from the date of this application are not eligible for 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.
12. If the Basic Cardmember has collected the statement credits partially or fully from the Welcome Bonus and Online Bonus, and cancels The Platinum Card within 12 months of Card issuance, American Express reserves the right to debit the prevailing annual fee of **HK\$9,500** from such Cardmember's account.
13. American Express reserves the right to amend these Terms and Conditions and to terminate this program without prior notice.
14. Should any dispute arise, the decision of American Express shall be final.
15. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.
16. In case of any enquiry related to this Welcome Offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.