



## American Express Explorer® Credit Card Membership Rewards® Program Terms and Conditions

### General Terms and Conditions:

1. This program is applicable to Cardmembers of American Express Explorer Credit Card issued by American Express International, Inc. ("American Express") in Hong Kong ("Eligible Card", such holder, "Eligible Cardmember").
2. Foreign currencies spend has to be settled in a foreign currency. Foreign currency means any currency other than Hong Kong Dollars. If a transaction is converted into Hong Kong Dollars prior to being submitted to American Express, foreign currencies spend earn rate will not be applied on that spend. Payments for online transactions made in Hong Kong Dollars will also not be considered as foreign currencies spend. Foreign currencies spend excludes charges including but not limited to charges and other fees.
3. American Express Membership Rewards points will accrue to the nearest dollar for each transaction.
4. Eligible Cardmember may redeem Frequent Traveler Rewards where American Express Membership Rewards points may be converted into any one or more participating Frequent Customer Programs with no administration fee. Redeeming Frequent Traveler Rewards is subject to [American Express Membership Rewards Terms and Conditions](#).
5. For the avoidance of doubt, accumulation of spending for the program in each Eligible Cardmembers' account ("Eligible Card Account") shall also include the spending of Eligible Cards' Supplementary Cards issued under that Eligible Card Account.
6. Adjustments will be made to the points accrued in the Membership Rewards Program Account opened for Eligible Cardmember ("Program Account") if there are any credits posted to the Program Account including those arising from returned goods or services or from billing disputes. If your earn rate changes, the new earn rate will apply to any credits posted regardless of the original earn rate for the purchase.
7. American Express Membership Rewards Terms and Conditions also apply to this program. Please [click here](#) for details.
8. American Express reserves the right to amend these Terms and Conditions, suspend or terminate the program at any time without prior notice.
9. In case of any dispute, the decision of American Express shall be final.
10. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### 3X on Local Spend:

11. Eligible Cardmember will accrue 3 American Express Membership Rewards points for every eligible HK\$1 billed to the Eligible Card.



## **Up to 10.75X(\*) on Foreign Currencies Spend:**

\* Upon successful enrollment in and fulfillment of the below Overseas Spend Offers, Cardmembers may earn up to 10.75 American Express Membership Rewards points for every HK\$1 equivalent on eligible foreign currencies spend billed to the Eligible Card.

12. "3X on Foreign Currencies Spend": Starting from July 1, 2024, Eligible Cardmembers will accrue 3 American Express Membership Rewards points for every eligible HK\$1 equivalent billed to the Eligible Card in foreign currencies. Enrollment is not required.
13. "0.75X Additional Bonusing (Offer 1)": During the Overseas Spend Offers Promotional Period (as defined below) and after successfully completing the enrollment to Offer 1, the Enrolled Cardmembers (as defined below) will start earning additional 0.75 American Express Membership Rewards points for every HK\$1 equivalent spent in foreign currencies from Eligible Transaction (as defined below).
14. "7X Additional Bonusing (Offer 2)": During the Overseas Spend Offers Promotional Period (as defined below) and after successfully completing the enrollment to Offer 2, the Enrolled Cardmembers (as defined below) will start earning additional 7 American Express Membership Rewards points for every HK\$1 equivalent spent in the first HK\$10,000 (or equivalent) in foreign currencies from Eligible Transaction (as defined below) billed to the Eligible Card during each calendar quarter (i.e. July 1 – September 30 or October 1 – December 31).
15. Above Offer 1 and Offer 2 are collectively as "Overseas Spend Offers", which are valid from July 1, 2024 to December 31, 2024, both dates inclusive ("Overseas Spend Offers Promotion Period"). The enrollment links will be available on [go.amex/fx-spend-en](https://go.amex/fx-spend-en) starting from July 1, 2024 onwards.
16. Eligible Cardmembers must successfully enroll in the Overseas Spend Offers with the Eligible Card during the Overseas Spend Offers Promotion Period ("Enrolled Cardmembers"), then spend in foreign currencies with the Eligible Card to enjoy the Overseas Spend Offers ("Eligible Transaction"), which shall be subject to any exclusions outlined in the American Express Membership Rewards Terms and Conditions or herein. For the avoidance of doubt, any spending/transaction that occurs prior to the successful enrollment is not counted as qualified/eligible transactions under the Overseas Spend Offers.
17. A currency conversion fee applies when payment is charged in a currency other than Hong Kong Dollars and this fee does not count toward the Eligible Transaction.
18. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered as ineligible transactions and shall be excluded from the Eligible Transaction.
19. American Express is not responsible for any enrollment delays due to system instability.

## **2024 5X(#) on Airlines, Selected Online Merchants, Everyday Dining ("5X Offer"):**

# 5X including the 3 American Express Membership Rewards points earned under the above local spend and the additional 2 American Express Membership Rewards points earned under either Airline



Bonusing or Selected Online Merchant Bonusing or Everyday Dining Bonusing (as defined below).

20. 5X Offer on Airlines and Selected Online Merchants is valid from January 1, 2024 to December 31, 2024, both dates inclusive. 5X Offer on Everyday Dining, including (a) Selected Cafés and Eateries is valid from April 8, 2024 to December 31, 2024, both dates inclusive and (b) Selected Bars and Restaurants is valid from July 1, 2024 to December 31, 2024, both dates inclusive. Each promotion period above shall be referred hereinafter as “5X Offer Promotion Period” respectively. The selected merchants for Airlines, Selected Merchants and/or Everyday Dining of 5X Offer are updated from time to time without prior notice. For the latest list, please [click here](#) for details.

21. Eligible Cardmember must successfully enroll in the 5X Offer with the Eligible Card (“5X Offer Enrolled Cardmember”).

22. American Express is not responsible for any enrollment delays due to system instability.

23. 5X Offer Enrolled Cardmember will start earning additional 2 American Express Membership Rewards points for every eligible HK\$1 spent on eligible airfare transactions for scheduled flights made directly with a passenger airline merchant (“Airline Bonusing”) after completing the enrollment successfully during the 5X Offer Promotion Period.

Airline Bonusing is not applicable if the transaction is:

- i. made through via third-party payment. Your transaction will not be qualified if it is not made directly with the merchant. In addition, in most cases, you will not earn the additional 2 American Express Membership Rewards points if your transaction is made with an electronic wallet or through a third party including authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it, or
- ii. made through via a third-party establishment (for example a booking of flight/hotel stay package made via a 3rd party airline agent and payment is made at hotel counter upon check-out), or
- iii. for charter flights or private jet flights, or
- iv. for flights that are part of travel packages, tours, or cruises sold via an airline, or
- v. for accommodation, car rental, or cruises bookings made via an airline, or
- vi. for In-flight sales, or
- vii. for Frequent Flyer Programs.

24. 5X Offer Enrolled Cardmember will start earning additional 2 American Express Membership Rewards points for every eligible HK\$1 spent at Selected Online Merchants under the following circumstances (“Selected Online Merchant Bonusing”) after completing the enrollment successfully during the 5X Offer Promotion Period:

- a) On eligible transactions made on the Selected Online Merchant’s Hong Kong website (website location preference as Hong Kong or domain ending with .com.hk or .hk or /hk) (“Hong Kong Website”) in Hong Kong dollars. Please [click here](#) for details; or
- b) On eligible transactions made through the website of selected online merchants without a designated Hong Kong Website but the transaction is made in Hong Kong dollars; or
- c) Selected Online Merchant Bonusing is not applicable if the transaction is
  - i. made through via third-party payment. Your transaction will not be qualified if it is not made directly with the merchant. In addition, in most cases, you will not earn the American Express



Membership Rewards points if your transaction is made with an electronic wallet or through a third party including authorized retailers or resellers and online marketplaces or if the merchant uses a mobile or wireless card reader to process it, or

- ii. made through via a third-party establishment (for example a flight/hotel stay package made via a 3rd party travel agent and payment made at hotel counter upon check-out).

25. 5X Offer Enrolled Cardmember will start earning additional 2 American Express Membership Rewards points for every eligible HK\$1 spent at Everyday Dining under the following circumstances (“Everyday Dining Bonusing”) after completing the enrollment successfully during the 5X Offer Promotion Period:

- a) Unless otherwise specified, Everyday Dining Bonusing is only applicable to transactions made directly in-person at the physical stores of the Everyday Dining Merchants.
- b) Everyday Dining Bonusing is not applicable if the transaction is made via third-parties (e.g. meal delivery services).

26. For Airline Bonusing, Selected Online Merchant Bonusing, Everyday Dining Bonusing, please note that we assign codes to merchants based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant’s code is not included in a rewards category. You may not receive additional rewards if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For questions about additional rewards on a purchase, call the number on the back of your Eligible Card.

27. The additional 2 American Express Membership Rewards points for every HK\$1 spending incurred from 5X Offer (including Airline Bonusing, Selected Online Merchant Bonusing, Everyday Dining Bonusing) are capped at extra 90,000 Membership Rewards points in total per Eligible Card Account (as defined in Clause 5) for each calendar quarter (i.e. January 1 – March 31, April 1 – June 30, July 1 – September 30 and October 1 – December 31).

Updated on June 24, 2024