



American Express Explorer® Credit Card

Welcome Offer Terms and Conditions:

1. The Welcome Offer (as mentioned in clauses 3 to 6 of the Terms and Conditions) is only valid for American Express Explorer Credit Card applications that are submitted online via dedicated URLs and approved by American Express International, Inc. ("American Express") between July 15 and August 31, 2025 (both dates inclusive).
 - Cardmembers who are currently holding or applicants who have held or cancelled any approved Basic Credit Card or Charge Card issued by American Express Hong Kong 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 Welcome Offer and First Year Annual Fee from such Cardmember's account without prior notice.
2. The specified offer cannot be changed after the online application is submitted.
3. Online and first transaction 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 spending made with the Basic Card or Supplementary Card in the first 3 months of Basic Card approval, Basic Cardmembers will receive 18,000 Membership Rewards® points and HK\$200 statement credit. Membership Rewards points and statement credit will be credited to the Basic Cardmember's Account within 8 weeks upon first transaction made. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
4. Welcome bonus: 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 126,000 Membership Rewards points. Membership Rewards points will be credited to the Basic Cardmember's Membership Rewards Program Account within 8 weeks upon such spend. Should Cardmember not receive the mentioned Welcome Offer within 8 weeks, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
5. Insurance Welcome Offer: Cardmembers must accumulate spending of HK\$7,000 or above on the Basic Card and/or Supplementary Card(s) within the first 3 months from the date of Basic Card approval. Eligible Cardmembers will receive an email notification for offer registration within 60 days after reaching the required cumulative spending amount. Basic Cardmembers must successfully register the offer "Amex Premier Travel Protector | Annual Multi-Trip Plan" via the Amex HK App and purchase designated American Express Premier Travel Protector Annual Multi-Trip Plan through the American Express Insurance e.Marketplace website using the registered Basic Card on or before November 30, 2025 in order to receive a HK\$520 statement credit. For full details of the Insurance Welcome Offer, please refer to: <https://go.amex/F3mYBg>.
6. Cardmember will earn 6 Membership Rewards points for every HK\$1 spent in local currency (i.e. Hong Kong Dollars) 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 a maximum of 1,152,000 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 Membership Rewards points. American Express reserves the right not to offer any Membership Rewards points 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 types of 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), transactions in local auction houses billed in Hong Kong dollars, 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, 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 and the points accrual earn rate for spending at different merchants, please refer to americanexpress.com/en-hk/rewards/membership-rewards/terms.

9. A Currency Conversion Fee applies when payment is charged in a currency other than Hong Kong Dollars and this charge does not count toward the Spending Requirement of the Welcome Offer as mentioned in clauses 3 to 4 of the Terms and Conditions. For more information regarding charges made in foreign currencies, please refer to americanexpress.com/hk/en/cma-and-fees for the relevant Cardmember Agreement.
10. The minimum annual income requirement for American Express Explorer Credit Card applicant is HK\$300,000.
11. 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.
12. American Express reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
13. If the 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 any enquiry related to this offer, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
17. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.