



## Terms and Conditions:

1. The Promotion Period of this program commences on January 14, 2025 and ends on March 13, 2025, Hong Kong Standard Time, both dates inclusive ("Promotion Period").
2. This program is only applicable to the selected Cardmembers who receive this promotional email and hold an American Express® Card issued by American Express International, Inc. ("American Express") in Hong Kong and specified in this email ("Eligible Card") ("Selected Cardmembers").
3. Selected Cardmembers can receive HK\$200 bonus cash back ("Bonus cash back") when spending a net amount of HK\$2,000 or more, in a single transaction via the Installment Program ("Spending Requirement") in-person only at Participating Merchants in Hong Kong with the Registered Card during the Promotion Period. For the avoidance of doubt, each Basic Card account and any related Supplementary Card account(s) will be treated as one Eligible Card account when calculating Total Eligible Transaction Amount and Bonus cash back.
4. Only payments made in Hong Kong Dollars via the American Express Interest-Free Installment Program ("Installment Program") are considered eligible transactions. Installment Program Terms and Conditions apply.
5. Prior to payment, Cardmembers must inform the Installment Program merchant ("Participating Merchants") they wish to make payment via the Installment Program. The Installment Program may not be applicable to some products or services, please confirm directly with the Participating Merchants.
6. Excludes transactions where Cardmembers do not spend on their Eligible Card directly in person at the Installment Program merchants. Offer valid at Hong Kong locations only. Excludes transactions made online or via mobile payment.
7. Excludes transactions made through a third-party establishment or third-party payment processor.
8. Credit is not redeemable for cash or other payment form.
9. Eligible Transactions which are subsequently cancelled, refunded, disputed or unposted will be disqualified for the purpose of this program. The Bonus cash back will be clawed back from the concerned Eligible Card accounts without prior notice if the Bonus cash back is awarded.
10. The Bonus cash back earned from this program will be credited directly to Selected Cardmembers' Basic Card accounts within 8 weeks after the Promotion Period ("Redemption Period"). To enjoy the Bonus cash back, the Eligible Card accounts must be valid and in good standing throughout the Promotion Period and Redemption Period. Otherwise, American Express reserves the right to cancel the Bonus cash back without any prior notice.
11. All receipts/sales slips of Eligible Transactions should be shown for supporting when necessary.
12. Participating Merchants are solely responsible for all products, services, consultations and advice. American Express is not the provider of any of these products and/or services that are made available pursuant to the Registered Card Offer and makes no representation or warranty in relation to such products and/or services.
13. In case of any enquiry related to this promotion or Card, please call the 24-hour enquiry hotline shown at the back of your Card or our customer service hotline at 2277 1010.
14. American Express reserves the right to amend these Terms and Conditions, suspend or terminate this program at any time without prior notice. In case of any dispute, American Express reserves the right of final decision.
15. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.