

## Welcome Offer Terms & Conditions

1. The Welcome Offer and the First Year Annual Fee Waiver are only valid for approved American Express® I.T Cashback Card applications that are received by American Express International, Inc. on or before January 31, 2018.
2. To enjoy this Welcome Offer, a Cardmember is required to spend an aggregate of at least HK\$6,000 on his or her Basic and Supplementary Cards within the first 2 months from the date of approval of the Basic Card. The Basic Cardmember will receive I.T Gift Certificate for the total value of HK\$600. I.T Gift Certificate which will be sent to the qualifying Basic Cardmembers within 8 weeks upon the Cardmember reaching the spend threshold set out above. Terms and Conditions of I.T Gift Certificate apply. Should Cardmember not receive the Welcome Offer within 8 weeks, Cardmember should contact Customer Service by calling the number on the back of the Card.
3. 2 complimentary movie tickets for use at Broadway, PALACE and AMC Cinemas (1 movie coupon, redeemable for 2 movie tickets). Movie coupon will be sent to the Basic Cardmember within 8 weeks upon Card approval. Terms and Conditions of Broadway, PALACE and AMC Cinemas movie coupons apply.
4. Welcoming Gift redemption voucher will be sent to the Basic Cardmember together with the Welcome Pack. For details of redemption procedures, please refer to the Terms and Conditions on the Welcoming Gift redemption voucher.  
(a) Welcoming Gift may be changed from time to time. Please refer to [www.itamexcard.com.hk](http://www.itamexcard.com.hk) for the Welcoming Gift available for redemption. (b) Welcoming Gift is available on a first-come- first-served basis while stocks last. In case of shortage, American Express and i.t apparels Limited reserve the right to offer an alternative gift as replacement.
5. The following types of charges are not eligible to be counted towards the spend threshold for the Welcome Offer: Charges processed and billed prior to the Enrollment Date, American Express Card annual fee, balance transfer, Express Cash and other cash services, 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, please refer to [www.americanexpress.com.hk](http://www.americanexpress.com.hk)

6. The minimum annual income requirement for American Express I.T Cashback Card applicants is HK\$150,000.
7. The First Year Annual Fee Waiver is applicable within 12 months of card issuance from the date of Basic Card approval. Thereafter, annual card fee of HK\$980 (include one Basic Card and 2 Supplementary Cards) will be charged will be charged unless the Cardmember's annual spending on the Card reaches HK\$25,000 or above.. Additional American Express I.T Cashback Supplementary Card (i.e. third and subsequent Supplementary Cards) carry an annual fee of HK\$490.
8. The monthly interest rate for retail purchases is 2.6% (APR of 36.07%) and 2.6% for cash advance (APR of 38.23%). (An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.)
9. American Express International, Inc. reserves the right to decline applicants including applicants who have unsatisfactory credit history or do not meet its credit criteria.
10. Existing American Express I.T Cashback Cardmembers and applicants who have held the American Express I.T Cashback Card (Basic Card) at any time within the past 12 months from the date of this application are not eligible for the Welcome Offer, the Welcoming Gift and the First Year Annual Fee Waiver.
11. If Basic Cardmember cancels the American Express I.T Cashback Card within 12 months of card issuance, American Express reserves the right to debit the original price of the Welcome Offer and the First Year Annual Fee Waiver.
12. American Express International, Inc. 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 International, Inc. shall be final.
14. In case of inconsistency between the English and Chinese versions of these Terms, the English version shall prevail.