



American Express Explorer[®] Credit Card




DON'T *live life* WITHOUT IT™

Welcome to the Explorer Credit Card membership

We are delighted to welcome you as an American Express Explorer Credit Cardmember. As you begin using your Card, you will discover a new way to earn Membership Rewards® points on everyday purchases, together with exceptional travel experience and incredible savings on an array of lifestyle privileges. What's more, you can apply for two complimentary **Supplementary Cards** and share the privileges with your loved ones.

While you are online, why not take advantage of our **online services** which give you fast, ultra-safe access to your Card account anywhere, anytime. You can check your Membership Rewards points balance, offset your purchase with points, redeem for your rewards, and view your latest transactions.

After registration, you might also enroll into paperless for your statements. Switching to online statements is an easy way to cut down on paper usage and help save the environment. Enroll for paper-free **online statements**.

Don't miss the latest updates on our official Facebook page.  **Follow us***.

* The hyperlink may allow you to leave American Express website and enter a third party website, which is not owned by American Express. The hyperlink is just provided for your convenience only. American Express is not responsible or liable for the content or your use of such third party website.

Before accessing the third party website, please be reminded to first read carefully their terms of use and privacy policy.

REWARDS

Membership Rewards Program

As an American Express Explorer Credit Cardmember, you are automatically enrolled in this Program for free. Simply spend on the Card and you will earn Membership Rewards points which are transferrable to redeem gifts and rewards, including air miles from our partners' frequent traveler programs. With points adding up faster and no expiry on the points, you can save them up for rewards of your choice in no time. Find out more in our [Online Catalogue](#).

Earn Points Easily Every Day

- **3 Membership Rewards points** for every HK\$ 1 spent on eligible local transactions (HK\$5 = 1 mile)^
- **5 Membership Rewards points** for every eligible HK\$ 1 spent on selected everyday spend merchants, online travel and airlines (HK\$3 = 1 mile)^, click [here](#) for more details.
- **3.75 Membership Rewards points** for every HK\$ 1 equivalent spent in eligible foreign currencies spend (HK\$4 = 1 mile)^

^ Conversion rate accurate as of February 2021

Redeem Air Miles, Room Nights

You may use your converted points to redeem for free flights, airline upgrade and companion tickets with airlines. Or treat yourself to luxurious hotel accommodation or upgrades at hotel partners. Better yet, there is **no administration fee for making the redemption**.

Click [here](#) for more details.

Pay with Points

To give you more flexibility, *Pay with Points* allows you to use your Membership Rewards points to offset nearly all purchases including dining, travel, entertainment and more.

[Find out more details](#).

TRAVEL

Plaza Premium Lounge

You and your Supplementary Cardmembers can take advantage of total 10 times Plaza Premium Lounge access all year round.

LIVE Hong Kong

As an American Express Explorer Credit Cardmember, you're guaranteed special perks all year round with American Express **LIVE Hong Kong** – a showcase of spending offers.

ENTERTAINMENT

Enjoy special privileges whenever you go to the movies at any of the Broadway Circuit in Hong Kong with the Card:

10% savings^{†‡} on 4DX, 3D, 2D and IMAX regular priced movie tickets

[†] Not applicable to VIP HOUSE and Film Festivals.

[‡] Blackout dates and terms and conditions apply.

To purchase your ticket, please go to ticket counters or visit the following websites:



www.cinema.com.hk

SERVICES

Shopping Protection

You can spend on your American Express Explorer Credit Card with total peace of mind. We'll protect you against fraud, faulty goods and even if you change your mind, we've got you covered.

- [Online Fraud Protection Guarantee](#)[^]
- [No Worries Guarantee Program](#)*
 - Return Guarantee Protection Plan
 - 45 Days Cover
 - Extended Warranty Protection
 - Price Protection Plan

[^] Online Fraud Protection Guarantee is subject to Terms and Conditions. Provided that you notify us immediately upon discovery of any fraudulent transactions on your statement and you have complied with the Card conditions. "Immediately" means on or before the due date of the statement in which the fraudulent transaction appears.

Complimentary Travel Insurance

When you pay for your entire fare for an overseas trip with the American Express Explorer Credit Card, you are protected by:

- [Travel Accident Insurance](#)*, with coverage up to HK\$3.5 million
- [Travel Inconvenience Protection](#)*, with coverage up to HK\$10,000 per year

* Complimentary Travel Insurance and No Worries Guarantee Program (collectively "Plans") are underwritten by Chubb Insurance Hong Kong Limited ("Chubb"). Chubb is authorized and regulated by the Insurance Authority of the Hong Kong SAR and is solely responsible for all coverage and compensation under the Plans. American Express International, Inc. ("we/ us") does not act as an agent or fiduciary for you, and we may act on behalf of the insurance provider, as permitted by law. The Plans are subject to relevant [Terms and Conditions](#).

SERVICES

24-7 Customer Service

Our representatives are standing by 24 hours a day, 7 days a week to offer you assistance by calling Cardmember Hotline at 2277 2005.

Manage Your Card Account Online

Manage your **Account online** and get 24-hour secure access to monitor all your charges and payments.

Emergency Card Replacement

If your American Express Explorer Credit Card is lost, stolen, or destroyed, simply call Cardmember Hotline at 2277 2005 for assistance.

Worldwide Access to Express Cash*

By enrolling with our Express Cash service, you can withdraw cash at ATMs over 500,000 locations worldwide, and have convenient access to cash anytime. For details, please click [here](#).

* Express Cash will be subject to a handling fee. Please refer to the [Fees and Charges Schedule](#) for more details. Finance charges at the prevailing Annual Finance Charge Rate for your account will be charged on a daily basis on the balance outstanding from the date of the advance until you repay it to your account in full.

SERVICES

Autopay

Payment is made by direct transfer from your bank account on the payment due date. To enroll, call Cardmember Hotline at 2277 2005.

Paybill[^]

Card payment made easy with Paybill Service. You just need to register any Hong Kong bank account and you can take care of the Card payment anytime, anywhere. Please click [here](#) to register now and experience the one-stop payment service.

Card Direct

Make direct transfer from your bank account to settle your bill by calling our Card Direct Service Hotline on 2277 2160. To enroll, call Cardmember Hotline at 2277 2005.

Pay by ATM, Internet Banking and Phone Banking[^]

Transfer funds from your HSBC/Hang Seng Bank savings/current account to settle your bill by ATM; or visit www.hsbc.com.hk and www.hangseng.com.hk or call the HSBC Hotline to transfer funds.

PPS[^]

You can call 18031; the merchant number is "14". For more details, please call 900 00 222 328 or visit the PPS website at www.ppschk.com.

[^] Please make your payment at least one working day ahead of the payment due date.

FORMS

Supplementary Cards

You can apply for two complimentary Supplementary Cards and share the privileges with your loved ones. [**Apply online.**](#)

Autopay

Cross out the payment of monthly bills from your list of chores. Apply for Autopay service and you can decide the amount to be made every month. Please call Cardmember Hotline at 2277 2005 for enrollment.

Opt-out Form

If you do not wish to receive any future promotional mailings from American Express, please click [**here**](#) or call Cardmember Hotline at 2277 2005.

TERMS & CONDITIONS

Please click the following for details of:

- [Terms and Conditions of the Card Benefits of American Express Explorer Credit Card](#)
- [Fees and Charges Schedule](#)
- [Cardmember Agreement](#)
- [Terms and Conditions for Travel Accident Insurance and Travel Inconvenience Insurance](#)