

American Express® EMI—Offer Terms & Conditions

This offer is open to select American Express Credit Cardmembers whose accounts are valid and in good standing. An American Express Credit Cardmember for the purpose of this offer means a person holding the below mentioned American Express Credit Card issued in India by American Express Banking Corp. The offer is applicable to the Cardmembers holding below Cards:

- The American Express SmartEarn Credit Card
 - The American Express PAYBACK Credit Card
 - The American Express Platinum Reserve Credit Card
 - The American Express Platinum Travel Credit Card
 - The American Express Membership Rewards Credit Card
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- The offer is not available for American Express Charge Cards, Corporate and Network Cards.
 - The offer would be valid on above mentioned Cards issued in India only.
 - This offer is being made purely on a “best effort” basis. Cardmembers are not bound in any manner to participate in this offer and any such participation is purely voluntary.
 - American Express is neither responsible for availability of services nor guarantees the quality of the goods/services and is not liable for any defect or deficiency of goods or services so obtained/availed of by the Cardmembers under this offer. Any disputes regarding the quality of goods/services availed shall be taken up with the merchant/service establishment directly. American Express shall have no liability whatsoever regarding the same.
 - American Express shall not be liable whatsoever for any loss/damage/claims that may arise out of use or non- use of any goods or services availed by Cardmember under this offer. American Express reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time without prior notice.
 - Nothing expressed or implied in the program shall in any way waive or amend any of the terms and conditions of the existing Cardmember agreement with the Card issuer.
 - To receive this offer, purchase should be charged in EMI to the American Express Credit Card. No cash alternative is available.
 - Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the courts of Delhi only.
 - This offer is subject to partner terms and conditions.
 - The offer is applicable only in India where American Express EMI is enabled.
 - EMI conversion done post taking the transaction will not be eligible for this offer.
 - This EMI offer is also applicable on the Supplementary Card(s) issued on American Express Credit Cards.
 - For detailed offer on American Express EMI, please visit: www.amex.co/emi To view the EMI Terms & Conditions click [here](#).
 - Cardmembers can, at any point in time, avail up to six transactions for conversion into EMI, subject to availability of credit limit.

- In case of foreclosure of an EMI transaction, a one-time fee of 3% + taxes on the outstanding balance will be applied.
- In case of any query, Cardmember can contact American Express. Queries related to the offer will be entertained only till 120 days from offer end date.
- American Express and merchants reserve the right to add, alter, modify, change, or vary all or any of these terms and conditions or replace, wholly or in part, this EMI Scheme by any other scheme, whether similar to this EMI Scheme or not or to withdraw it altogether, without prior notice.
- American Express reserves its absolute right and discretion to approve or decline any request for EMI. It is further clarified that transactions under certain merchant categories especially Gold and Jewellery related transactions or any other transactions prohibited under law cannot be converted into EMI.
- You will no longer earn Membership Reward^o Points on EMI conversions at POS (Point of Sale). The Point of- Sale transactions include both Offline transaction (Point of Sale transaction at a merchant's store (physical use of card at store). For example: EMI conversion at Croma, Reliance digital etc.) and Online transaction (Point of Sale transaction from a Merchant's website (use of card online). For example: EMI conversion options on Flipkart.com etc.). The Card Members will continue to earn Membership Rewards^o points on all EMI transactions through American Express^o SafeKey and on all EMI conversions done post purchase.
- Cardmember needs to pay a processing fee of Rs. 199 + taxes as applicable on all EMI transaction(s) converted at Point of Sale online or in-store.
- These offers can & will be replaced timely. It can be changed or removed without any prior notice from the partner. In such an event the partner or American Express will not be responsible for the same.

LG Offer details as below:

- Get up to 32.5% instant discount/cashback on EMI transactions done on Pine Labs and Paytm terminals.
- Maximum instant discount/cashback amount is Rs. 52,000 per Card.
- Offer valid from 1st January 2025 to 31st March 2025 (both days included).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet. Cardmember must check at the store if the outlet is providing instant discount or cashback.
- Offer is applicable on select products. Click [here](#) for product list.
- Offer is applicable on EMI tenures of 3,6,9 and 12, months only. Offer is not applicable on 18- and 24-months EMI tenure.
- Offer is applicable on LG outlets & multi brand outlets where Pine Labs and Paytm terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- Offer is also applicable on No Cost EMI on select product on 3,6,9 and 12 months EMI tenure. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminal through eligible American Express® Credit Cards.
- This offer is valid only once per card during the offer period.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable on Brand EMI transactions only.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no black out date under this offer.
- Offer cannot be clubbed with any other ongoing offer.
- Offer Details are contained in the table below.
- The Cardmember will get assisted at instore regarding the offer applicability.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.

- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.
- The offer is applicable on both Basic and Supplementary card.

Normal cash back	MBO		BS		Special Cash back	MBO		BS			
	Cash back %	Max amount	Cash back %	Max amount		Cash back %	Max amount	Cash back %	Max amount		
Select AC	5.00 %	1,500	5.00 %	1,500	Select Dwash	7.50 %	3,000	10.00 %	4,000		
Select MWO		2,000	7.50 %	2,500	Select TV		2,000		2,500		
		500		600			3,000				
		600		750			4,000				
		750		900			5,000				
		1,000		1,200			6,000				
Select REF Direct Cool		1,500		1,800			9,000		10,000	12,500	
APR		500		750			12,500		10.00 %	4,000	4,000
AV		2,500		3,000			7,500			6,000	7,500
Dwash		2,500		3,000			4,000			3,500	4,000
WM	2,500	3,000		5,000		5,000	6,000				
Select WPR	2,500	2,500	6,000	6,000	7,500						
Select 32" TV	7.50 %	1,000	1,000	7,500	10.00 %	7,500	12.50 %	9,000			
		Select REF Direct Cool	10,000	12,500		12,500		12,500			
			15,000	20,000		15,000		15,000			
			2,500	3,000		2,500		3,000			
			Select REF 35FF / SBS	5,000		6,000		5,000		6,000	
			Select REF 35FF	7,000		8,000		7,000	8,000		
		Select MWO	2,500	3,000		2,500		3,000			
		Select WPR	4,000	4,000		4,000		4,000			
		Select WM FL/TL	6,000	7,000		6,000		7,000			
		Select WPR	6,000	6,000		6,000		6,000			
Select REF 35FF	6,000	7,000	6,000	7,000							
Select REF SBS	15.00 %	12,000	15.00 %	17.50 %	10,000	12,000					
					12,000	15,000					
					0	0					

		15,000		17,500		
Select WM FL		9,000		10,500		
Select MWO		6,000		6,500		
Select REF FF/SBS	20.00 %	9,000	22.50 %	10,000		
		10,000		11,000		
		12,000		13,000		
		13,000		15,000		
		15,000		18,000		
		20,000		22,500		
		25,000		30,000		
		45,000		50,000		
		25.00 %		15,000	27.50 %	17,000
				17,000		20,000
23,000	25,500					
23,000	28,000					
Select OLED	26.00 %	26,000	26.00 %	26,000		
Select REF SBS	30.00 %	25,000	32.50 %	27,500		

Lloyd Offer details as below:

- Get up to 22.5% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹6,500 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹7,000.
- Offer is valid from 1st January 2025 to 30th June 2025 (both days included).

CASHBACK %	Max Cashback Amount	Minimum Order value	REMARKS
5%	Rs 2,000	Less than Rs 40,000	Additional 2.5% for Brand Store. Maximum Cashback - Rs 2,500
10%	Rs 3,000	Greater than Rs 40,000	Additional 2.5% for Brand Store. Maximum Cashback - Rs 3,500
15%	Rs 4,000	Few SKU	Additional 2.5% for Brand Store. Maximum Cashback - Rs 4,500
20%	Rs 6,000	Few SKU	Additional 2.5% for Brand Store. Maximum Cashback - Rs 6,500

- Cashback or Instant discount is basis the agreement between the payment terminal and the merchant outlet. The Cardmember must check at the store if the outlet is providing instant discount or Cashback.
- Offer is applicable at participating outlets where Pine Labs terminal is installed, and eligible product(s) are available. To know the participating outlets, click [here](#).
- Offer is applicable on select products. Click [here](#) for product list.
- Instant discount/Cashback will be eligible only if the transaction is done using EMI as a payment option through Pine Labs terminal with an eligible American Express Credit Cards.
- This offer is valid once per Card per calendar month during the offer period.
- EMI tenure valid for the offer are 3,6,9 and 12 months only.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits, Foreclosed EMIs will not be eligible for the offer benefits.
- Offer cannot be clubbed with any other ongoing offer.
- Offer is applicable on Brand EMI transactions only.
- There is no black out date under this offer.
- Offer is also applicable on No Cost EMI on select product on 3- and 6-months tenure. Cardmember can check the eligible product(s) for No Cost EMI at the outlet.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- The offer is applicable on both Basic and Supplementary card.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.

Haier Offer details as below:

- Get up to 27.5% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹25,500 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹12,000.
- Offer is valid from 1st January 2025 to 31st March 2025 (both days included).
- Cashback or Instant discount is basis the agreement between the payment terminal and the merchant outlet. The Cardmember must check at the store if the outlet is providing instant discount or Cashback.

- Offer is applicable at participating Haier outlets and multi brand outlets where PineLabs terminal is installed, and eligible product(s) are available. To know the participating outlets, click [here](#).
- Offer is applicable on select products. Click [here](#) for product list.
- Instant discount/Cashback will be eligible only if the transaction is done using EMI as a payment option through PineLabs terminal with eligible American Express Credit Cards.
- This Offer is valid once per Card per calendar month during the offer period.
- EMI tenure valid for the offer are 3,6,9,12, and 18 months only.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits, Foreclosed EMIs will not be eligible for the offer benefits.
- Offer cannot be clubbed with any other ongoing offer.
- Offer is not applicable on 24 Month tenure and no cashback/instant discount will be given while purchasing the product on 24-month EMI.
- Offer is also applicable on No Cost EMI on 3 months tenure on select products. Cardmember can check the eligible product(s) for No Cost EMI at the outlet.
- Offer is applicable on Brand EMI transactions only.
- There is no black out date under this offer.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- The offer is applicable on both Basic and Supplementary card.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.

Offer details are contained in the table below:

REF	AC	LED	Washing Machine	Microwave	KA	MBO		EBO	
						Slab	Max Cashback	Slab	Max Cashback
DC 3,5 Star	3 Star,					5.00%	1,500	7.50%	2,000
BDC,TM/BM	4 Star	43 UHD	TL - 8kg & below			5.00%	2,500	7.50%	3,000
BBM/BTM (Glass)	1.6T 5 Star	43 QLED, 55 UHD	TL - 8.5 & above	25-30L Convection	T Shape	7.50%	3,000	10.00%	3,500
BBM/BTM (Steel)	2T 3Star, 5Star	55 QLED			Vertical Shape	10.00%	4,000	12.50%	4,500
SBS 2 Door, 4 Door		55 - 65 UHD	FL - 6 - 8Kg			7.50%	5,000	10.00%	5,500
SBS 3 Door		65 QLED	FL - 9Kg			10.00%	7,000	12.50%	7,500
BBM (445)						12.50%	8,000	15.00%	8,500

	Tower	75 QLED				12.50%	10,000	15.00%	10,500
		85 QLED	FL - 11			15.00%	12,000	17.50%	12,500
		OLED/Mini LED				20.00%	20,000	22.50%	20,500
		98 QLED				25.00%	25,000	27.50%	25,500

Bosch and Siemens EMI Offer Construct.

- Up to 20% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹10,000 per Card per transaction.
 - Minimum Transaction Amount: Rs.15,000/-
- Offer valid from 1st January 2025 to 31st March 2025 (both days included).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet.
- Cardmember must check at the store if the outlet is providing instant discount or cashback.
- Offer is applicable on select products. Click [here](#) for product list.
- Offer is applicable on EMI tenures of 3,6,9,12 and 18 months only. Offer is not applicable on 24 months EMI tenure.
- Offer is applicable at Bosch and Siemens outlets & multi brand outlets where Pine Labs terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- Offer is also applicable on No Cost EMI on 3- and 6-months EMI tenure. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- On 9, 12 and 18 months EMI tenure, Low-Cost EMI will be applicable wherein for 9 and 12 months, cardmember's interest rate will be 1.5% and for EMI tenure of 18 months, cardmember's buy down rate will be 2.5% .The amount equivalent to total interest minus the interest rate will be either given as instant discount at time of transaction or it will be credited to Cardmember's card account within 90 days of the transaction.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminal through eligible American Express® Credit Cards.
- This Offer is valid once per Card per calendar month during the offer period.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable on Brand EMI transactions only.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no black out date under this offer.
- Offer cannot be clubbed with any other ongoing offer.

- The offer is applicable on both Basic and Supplementary card.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.

Bluestar Offer details as below:

- Enjoy No Cost EMI and Up to 7.5% instant discount/cashback on EMI transactions done on PineLabs terminals only.
- Applicable Products – “Air Conditioners”
 - 5% subject to a maximum of Rs.2000 on Multi Brand Outlets.
 - 7.5% subject to a maximum of Rs. 2500 only for Blue Star Exclusive Brand shops.
 - Minimum transaction amount to be eligible for offer is Rs. 20,000.
 - To view complete list of eligible products where the offer is applicable, click [here](#).
 - Cashback or Instant discount is basis the agreement between the payment terminal and the merchant outlet. The Cardmember has to check at the store if the outlet is providing instant discount or cashback.
 - Offer applicable at Bluestar outlets & multi brand outlets where PineLabs terminal is installed, and eligible product(s) are available. To know the participating stores, click [here](#).
 - Offer is applicable only on 3,6,9 months EMI tenure.
 - Cashback/Instant discount will be eligible only if the transaction is done using EMI as a payment option on PineLabs terminals through eligible American Express® Credit Cards.
 - Offer is valid from 1st January 2025 to 31st May 2025 (both days included).
 - Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
 - Offer is applicable on Brand EMI transactions only.
 - Cardmember can also select No cost EMI and avail the offer.
 - For No Cost EMI, the amount equivalent to the total amount of interest payable on an EMI transaction will be given to Cardmember either at time of transaction as discount or will be credited to Cardmember’s Credit Card account within 90 days from the date of the transaction.
 - There is no black out date under this offer.
 - This Offer is valid once per Card per calendar month during the offer period.
 - Offer applicable only when the offer is printed on the charge slip of the transaction.

Canon Offer Construct 1 details as below:

- Get up to 10% instant discount/cashback on selected products EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 5,000 per Card during the offer period
- Offer applicable on the products list [here](#).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet. The Cardmember must check at the outlet if the outlet is providing instant discount or cashback.
- Offer is applicable at participating outlets where Pine Labs terminal is installed. To know the participating outlets, click [here](#).
- Offer is applicable only on 6- 9- & 12-months EMI tenure.

- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminals through eligible American Express® Credit Cards
- Offer is applicable from 1st January 2025 to 31st March 2025 (both days included).
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- Offer is applicable on Brand EMI transactions only.
- There is no black out date under this offer.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- For No Cost EMI, the amount equivalent to the total amount of interest payable on an EMI transaction will be given to Cardmember either at time of transaction as discount or will be credited to Cardmember's Credit Card account within 90 days from the date of the transaction.
- Offer is applicable only on 6 months for No Cost EMI tenure.
- This Offer is valid once per Card per calendar month during the offer period.
- Offer applicable only when the offer is printed on the charge slip of the transaction.
- Offer cannot be clubbed with any other ongoing offer.
- The offer is applicable on both Basic and Supplementary card.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.

Canon Offer Construct 2 details as below:

- Up to 5% instant discount/cashback on selected products EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 10,000 per Card during the offer period
- Offer applicable on the products list [here](#).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet. The Cardmember must check at the outlet if the outlet is providing instant discount or cashback.
- Offer is applicable at participating outlets where Pine Labs terminal is installed. To know the participating outlets, click [here](#).
- Offer is applicable only on 3- & 6-months EMI tenure.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminals through eligible American Express® Credit Cards
- Offer is applicable from 1st January 2025 to 31st March 2025 (both days included).
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- Offer is applicable on Brand EMI transactions only.
- There is no black out date under this offer.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.

- For No Cost EMI, the amount equivalent to the total amount of interest payable on an EMI transaction will be given to Cardmember either at time of transaction as discount or will be credited to Cardmember's Credit Card account within 90 days from the date of the transaction. Offer can be availed only once per Card during the offer period.
- Offer applicable only when the offer is printed on the charge slip of the transaction.
- Offer is applicable only on 3- & 6-months for No Cost EMI tenure.
- Offer cannot be clubbed with any other ongoing offer.
- The offer is applicable on both Basic and Supplementary card.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.

The discount will be applied on final bill amount with EMI transaction inclusive all taxes.

Nikon EMI Offer Construct

- Get 5% instant discount/cashback up to Rs. 10,000 on EMI transactions done on Pine Labs terminals on select products.
- Get Flat Discount up to Rs.15000 on select products.
- Maximum instant discount/cashback amount eligible products is mentioned in the list [here](#).
- Minimum transaction amount to be eligible for offer is Rs. 25,000.
- Offer valid from 1st January 2025 to 31st March 2025 (both days included).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet. Cardmember must check at the outlet if the outlet is providing instant discount or cashback.
- Offer is applicable on EMI tenures of 3,6,9,12,18, and 24 months.
- Offer is applicable at Nikon outlets & multi brand outlets where Pine Labs terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminal through eligible American Express® Credit Cards.
- This Offer is valid once per Card per calendar month during the offer period.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no black out date under this offer.
- Offer is applicable on Brand EMI transactions only.
- Offer cannot be clubbed with any other ongoing offer.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The offer is applicable on both Basic and Supplementary card.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- There are no exclusions in this offer.

Sony EMI Offer Construct

- Get Up to 10% instant discount/cashback on EMI transactions done on Pine Labs and paytm terminals.
- Maximum Cash Back under EMI and No Cost EMI amount differs as per product. To check the cashback and capping of the offer construct click [here](#).
- Minimum transaction amount differs as per product. To check the cashback and capping of the offer construct click [here](#).
- Offer valid from 1st January 2025 to 31st March 2025 (both days included).
- Offer is applicable on select products. Click [here](#) for product list.
- To know the EMI tenure applicable on product, please refer product table [here](#).
- Offer is applicable at Sony outlets & multi brand outlets where Pine Labs and Paytm terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- Offer is also applicable on No Cost EMI on select products. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs and Paytm terminal through eligible American Express® Credit Cards.
- This Offer is valid once per Card per calendar month during the offer period.
- Instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no black out date under this offer.
- This offer is applicable only on EMI transactions at participating stores.
- This offer cannot be clubbed with any other ongoing offer.
- This offer is applicable on both Basic and Supplementary card.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact to American Express customer care within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- There are no exclusions in this offer.
- CMs to keep the transaction receipt for non-fulfillment concerns.

Vivo EMI Offer Construct

- 10% instant discount/cashback on EMI transactions done on Pine Labs terminals at the Vivo outlets & multi brand outlets where the eligible product(s) is/are available.
- To know the participating outlets, click [here](#)
- Maximum instant discount/cashback amount is Rs. 12,000 per Card per calendar month.
- Offer is valid from 1st January 2025 to 31st March 2025 (both days included).
- Cashback or instant discount is basis the agreement between the payment terminal and the merchant outlet.
- Offer is applicable on X and V series models as mentioned in below table:

Models	Instant discount/Cashback	Maximum discount INR	Avg. MOP
X Fold	10%	16,000	160000
X Series	10%	9,500	75000
V Series	10%	4,000	34160

- Offer is applicable on EMI tenures of 3,6,9 and 12 months only. Offer is not applicable on 18- and 24-months EMI tenure.
- Offer is also applicable on No Cost EMI on 3,6,9 or 12 months EMI tenure. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- For No Cost EMI offer, American Express will charge full interest along with GST/taxes as applicable from the Cardmember. However, Merchant/Seller will give either an instant discount equivalent to the interest chargeable at the time of purchase or within 90 days of transaction the amount will be credited to Cardmember account in form of Cashback. Hence, effectively for Cardmember it would be a No Cost EMI.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs terminal through eligible American Express® Credit Cards.
- This Offer is valid once per Card per calendar month during the offer period.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- EMI needs to be active till the fulfilment date for Cardmembers to be eligible for offer benefits. Foreclosed EMIs will not be eligible for the offer benefits.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable on Brand EMI transactions only.
- Offer can be availed with the basic and supplementary cards both.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no black out date under this offer.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- There are no exclusions in this offer.
- Cardmember needs to keep the transaction receipt for non-fulfillment concerns.

- The minimum amount inclusive all the taxes.
- For offer related queries, please contact the number mentioned at the back of your card plastic