



## 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](http://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<sup>o</sup> 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<sup>o</sup> points on all EMI transactions through American Express<sup>o</sup> 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.

### **IFB Offer details as below:**

- Get Up to 20% instant discount/cashback up to Rs. 9,000 on EMI transactions done on Pine Labs terminals and Paytm Terminals
- Minimum transaction amount :INR 11000.
- Please refer to the product list [here](#) to know the cashback/instant discount applicable on eligible product.
- 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 on participating brand outlets & multi brand outlets. To know the participating outlets, click [here](#).
- Offer is also applicable on IFB [website](#).
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on PineLabs and Paytm terminals through American Express® Credit Cards.
- Offer is applicable on once per Card per calendar month during the offer period.
- Offer is valid from 4th January 2025 to 31st March 2025 (both days included).
- EMI tenure valid for the offer are 3, 6, 9, 12, 18 and 24 months.
- Offer is also applicable on No Cost EMI on select products. Cardmember can check the eligible product(s) for No Cost EMI at the outlet.
- No Cost EMI tenure valid for the offer are 3, 6, 9, 12, 18 and 24 months.
- 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 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 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.
- 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 to American Express customer care within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.

### Godrej EMI Offer Construct.

- Get up to 15% instant discount/cashback up to Rs. 5,000 on EMI transactions done on Pine Labs and Paytm terminals.
  - The offers is only applicable on EMI transactions done on Pine Labs terminals and Paytm Terminals.
  - Offer is valid from 4th 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 select products. Click here for product [list](#) and discount.
  - Offer is applicable on EMI tenures of 3,6,9,12,18, and 24 months.
  - Offer is applicable at Godrej 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](#).
  - 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.
  - 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 or in the product list.
  - 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.
  - Offer can be availed 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 to American Express customer care within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.
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### Samsung Offer details:

- Get up to 22.5% Cashback to be there for all Products please refer to the eligibility here mentioned to the offer construct [here](#).
- Minimum transaction amount Rs. 20,000/-
- The minimum spend requirement to the Products with amount below:
  - **Microwave: Rs. 10,000/-**
  - **Refrigerator: Rs 14,000/-**

- **Panels: Rs 10,000/-**
- **WMs, Rs 14,000/-**
- **Air Purifier: Rs 9000/-**
- Offer is applicable from 4<sup>th</sup> January 2025 to 31<sup>st</sup> March 2025 (both days included).
- To view complete list of eligible products where offer is applicable, click [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 on Samsung outlets & multi brand outlets where Pine Labs/ Paytm terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#)
- Offer is applicable on EMI tenure of 3,6,9 and 12 months only.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs and Paytm terminals through eligible American Express® Credit Cards
- 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.
- 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.
- 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.
- 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 cannot be clubbed with any other ongoing offer.
- 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 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.

**Lenovo Offer details as below:**

- Up to 10% instant discount/cashback up to ₹10,000 on EMI transactions done on PineLabs terminals.
- Instant discount/cashback is applicable basis the minimum transaction amount (as mentioned in the below table) required to avail the offer.

Instant discount/Cash back	Minimum	Maximum
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	transact ion (₹)	discount/cash back (₹)
10%	₹60,000	Up to ₹10,000
10%	₹40,000	Up to ₹5,000
5%	₹30,000	Up to ₹5,000
10%	₹12,000	Up to ₹2,500

- Please refer to the product list to know the eligible products on which the offer is applicable along with the EMI tenure and No Cost EMI. Click [here](#) to access the product list.
- 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 on participating brand outlets & multi brand outlets where PineLabs terminal is installed, and eligible product(s) 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 PineLabs terminal with eligible American Express® Credit Cards.
- Offer can be availed only once per Card during the offer period.
- Offer is valid from 4<sup>th</sup> January 2025 to 31<sup>st</sup> March 2025 (both days included).
- EMI tenure valid for the offer are 3,6,9 and 12 months only.
- Offer is also applicable on No Cost EMI on 3- and 6-months EMI tenure for select products. 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.
- 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 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.
- 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 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.

### **Wakefit Innovations EMI Offer Construct.**

**Offer:** Get 10% instant discount on EMI transactions done on Pinelabs terminals at offline stores and Wakefit innovation online [website](#).

- Maximum discount up to amount: Rs. 3,000 per Card during the offer period.
- Minimum transaction amount to be eligible for the offer is Rs. 15,000 (inclusive of taxes).
- Offer is applicable from 7<sup>th</sup> January 2025 to 31<sup>st</sup> January 2025 (both days included).
- Offer is applicable at Wakefit innovation offline stores and online [website](#).
- Card Member can check the Products on the [website](#) for eligible products.
- Offer is applicable on all EMI tenures i.e., 3,6,9, 12, 18 or 24 months.
- Offer will be applicable on EMI transaction purchases at offline stores and at the time of checkout page at online Wakefit [website](#).
- Offer can be availed once per Card during the offer period.
- In case of any [cancellation/return](#) the product, the discount will be clawed back from the customers when they receive refund.
- Offer is also applicable on Supplementary Cards.
- The offer is applicable on NO Cost EMI.
- No Cost EMI tenures i.e., 3,6 & 9 months.
- 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 an instant discount equivalent to the interest chargeable at the time of purchase. Hence, effectively for Cardmember it would be a No Cost EMI.
- EMI Processing fee levied by bank is not covered under Interest free EMI Cashback offer. Processing fees is charged separately by the bank along with first EMI instalment as a onetime charge.
- The cashback amount shall be equal to the total interest amount payable on the EMI. Any GST levied on interest amount is not covered under the interest free EMI cashback offer.
- Offer is applicable on **Bank and 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.
- Cardmember can contact to American Express customer care within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment.

This offer cannot be clubbed with any other ongoing offer with the merchant partner.

### **Asus Offer details as below:**

- Up to 5% instant discount/cashback up to ₹3,000 on EMI transactions done on Pine Labs terminals.
- Instant discount/cashback is applicable basis the minimum transaction amount required to avail the offer.

- Please refer to the product list to know the eligible products on which the offer is applicable along with the EMI tenure and No Cost EMI. Click [here](#) to access the product list.
- 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 on participating brand outlets & multi brand outlets where Pine Labs terminal is installed, and eligible product(s) 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 with eligible American Express® Credit Cards.
- Offer can be availed only once per Card during the offer period.
- Offer is valid from 4<sup>th</sup> January 2025 to 31<sup>st</sup> March 2025 (both days included).
- EMI tenure valid for the offer are 3,6,9,12,18 and 24 months only.
- Offer is also applicable on No Cost EMI on 3- and 6-months EMI tenure for select products. 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.
- 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 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.
- 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.
- The offer is applicable on both Basic and Supplementary card.
- 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.

#### **Whirlpool EMI Offer Construct.**

- Get up to 15% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount including taxes are mentioned in the table given below is on once Card per calendar month during the offer period.



Offer instant discount/cashback	Maximum discount
Up to 5%	INR 2,500
Up to 5% AC	INR 1,500
Up to 10%	INR 5,000
Up to 10% AC	INR 2,200
Up to 15%	INR 7,500

- Offer valid from
- 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 select products. Click [here](#) for product list.
- Offer is applicable on EMI tenures of 3,6 and 9 months.
- Offer is applicable at Whirlpool 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.
- Offer can be availed one time per Card per calendar month.
- Offer is also applicable on No Cost EMI on select products. 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.
- 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 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.
- 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.
  - The offer is applicable on both Basic and Supplementary card.

### Pepperfry Offer details as below:

- Get 10% instant discount up to Rs. 3,500 instant discount on EMI transactions done on Pepperfry [website](#) mobile site and mobile application (Android & iOS)
- Minimum transaction amount Rs. 20,000 inclusive of taxes
- Offer is applicable once per card during the offer period.
- Offer is valid from 4<sup>th</sup> January 2025 until 31<sup>st</sup> March 2025 (both days included).
- EMI tenure valid for the offer are 3, 6, 9, 12, 18 and 24 months.
- Offer also applicable on No Cost EMI on select products. Cardmember needs to check on the product page if No cost EMI is applicable on the product.
- No Cost EMI tenures i.e., 3,6 & 9 months.
- 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 an instant discount equivalent to the interest chargeable at the time of purchase. Hence, effectively for Cardmember it would be a No Cost EMI.
- Offer cannot be clubbed with any other ongoing offer.
  - Cancellation policy: Cardmember can cancel a part of the order or the entire order within 24 hours from the order confirmation date, or before it is shipped, whichever is earlier with a transaction and processing fee of 2.5% on the total paid amount.
- [Returns Policy](#): 7-Day Return Policy for all products. Returns are accepted only for the following reasons:
  1. Dead/Damaged on Arrival
  2. Incorrect Product
- To know more on Cancellation and return policy, click [here](#).
- There is no black out date under this offer.
- 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.
- offer is only applicable on online transactions.