

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 Gold 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 outlet (physical use of card at outlet). 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-outlet.
- 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.

Bose EMI Offer Construct.

- Up to 10% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 5,000 per Card per calendar month during the offer period.
- Minimum transaction amount Rs. 15,000 (inclusive of taxes)
- Offer valid from 1st July 2024 to 30th September 2024 (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.
- Offer is applicable on EMI tenures of 3,6,9,12,18, and 24 months.
- Offer is applicable at Bose 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 all 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.
- Offer can be availed one time 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.
- 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.
- The minimum transaction amount will the discount be applied on the bill value on EMI transaction.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.
- There are no exclusions in this offer.

Nikon EMI Offer Construct.

- Up to 25% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount in (DSLR Z3 model is Rs.7000 and others Rs. 15000) referred to the list [here](#).
- Offer valid from 1st July 2024 to 30 September 2024 (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.
- 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.
- Offer can be availed one time 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 minimum transaction amount will the discount be applied on the bill value on EMI transaction.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.
- There are no exclusions in this offer.

Samsung Offer details:

- Up to 22.5% Cashback to be there for all Products please refer to the eligibility here mentioned to the offer construct [here](#).
- Maximum instant discount/cashback amount is Rs. 3,000 once per Card per month as per 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 1st July 2024 to 30 September 2024 (both days included) during offer period.
- 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 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. Offer is not applicable on 18- and 24- 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
- 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 offer is applicable on both Basic and Supplementary card.
- The minimum transaction amount will the discount be applied on the bill value on EMI transaction.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.

- There are no exclusions in this offer.

TCL EMI Offer Construct.

- Up to 10% instant discount/cashback on EMI transactions done on Pine Labs terminals on selected products list [here](#).
- Maximum instant discount/cashback amount is dependent on the product per Card on selected products list [here](#).

<u>Cashback</u>	<u>Minimum Transaction Amount</u>
10% cashback up to Rs.10000	8000
10% cashback up to Rs.1500	8000
10% Cashback up to Rs.3000	8000
10% cashback up to Rs.4000	8000
10% Cashback up to Rs.5000	8000
10% cashback up to Rs.6000	8000
10% cashback up to Rs.8000	8000
5% Cashback up to Rs 1000	8000
5% Cashback up to Rs 1500	8000
5% Cashback up to Rs 2000	8000
5% cashback up to Rs.4000	8000
5% cashback up to Rs.500	8000
5% cashback up to Rs.800	8000
7.5% cashback up to Rs.1500	8000
7.5% cashback up to Rs.2000	8000
7.5% cashback up to Rs.2500	8000
7.5% cashback up to Rs.3000	8000
7.5% cashback up to Rs.4000	8000
7.5% cashback up to Rs.6000	8000

7.5% cashback up to Rs.8000	8000
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- Minimum transaction amount Rs. 8,000 (inclusive of taxes)
- Offer valid from 1st July 2024 to 30 September 2024 (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. Product list ([TV, Soundbar](#) and [AC, Washing machine](#))
- Offer is applicable on EMI tenures of 3,6,9,12,18, and 24 months.
- Offer is applicable at TCL 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 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.
- 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 minimum transaction amount will the discount be applied on the bill value on EMI transaction.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.
- There are no exclusions in this offer.

