



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 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.

Lloyd Offer details as below:

- 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 ₹12,000.
- Offer is valid from 1st October 2024 to 31st December 2024 (both days included).

Store	CASHBACK %	Max Cashback Amount
Normal Store	5%	Rs 2,000

	10%	Rs 3,000
	15%	Rs 4,000
	20%	Rs 6,000
Brand Store	7.5%	Rs 2,500
	12.5%	Rs 3,500
	17.5%	Rs 4,500
	22.5%	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.
- Offer can be availed 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.

LG Offer details as below:

- Up to 26% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 26,000 per Card.
- Offer valid from 1st October 2024 to 31st December 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 store if the outlet is providing instant discount or cashback.
- Offer is applicable on select products on **Pine Labs terminal**. Click [here](#) for product list.
- Offer is applicable on select products on **Paytm terminal**. 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 terminal** is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- Offer is applicable on LG outlets & multi brand outlets where **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.
- A Credit Card can be used only once during the offer period to avail LG offer.
- 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	Multi Brand Outlet		Brand Stores		Special Cash back	Multi Brand Outlet		Brand Stores	
	Cash back %	Max amount (Rs.)	Cash back %	Max amount (Rs.)		Cash back %	Max amount (Rs.)	Cash back %	Max amount
Select AC	5.00%	1500	5.00%	1500	Select TV	7.50%	2,000	10.00%	2,500
		2,000	7.50%	2,500			3,500		4,000
Select MWO		600		750			5,000		6,000
		750		900			6,000		7,500
		1,000		1,200			7,500		9,000
		1,500		1,800			10,000		12,500
Select WPR		2,500		2,500			15,000		20,000
Select REF Direct Cool		500		750		Select WM FL/TL	3,000		6,000
APR		2,500		3,000		Select Dwash	3,000		4,000
AV						Select WM FL	10.00%		6,000
Dwash				Select REF Direct Cool		2,500	12.50%	3,000	
WM				Select MWO		3,000		3,500	
						4,000			
REF				Select WPR				4,000	

Select 32" TV	7.50%	1,000		1,000	Select REF 35FF / SBS	5,000		6,000
					Select WM FL/TL	6000		7000
					Select REF SBS	7,000		8,000
					Select TV	9,000		12,500
						12,500		15,000

Select WM FL/TL	12.50%	7,000	15.00%	9,000
Select TV	15.00%	4,000		4,000
		6,000		7,500
Select WPR		6,000	17.50%	6,000
Select REF 35FF		6,000		7,000
		7,000		8,000
Select REF SBS		10,000		12,000
		12,000		15,000
		15,000		17,500
Select WM FL		9,000		10,500
Select MWO	20.00%	6,000	22.50%	6,500
Select REF SBS		10,000		11,000
		12,000		13,000
		13,000		15,000

		15,000		18,000
		18,000		20,500
		20,000		25,000
		35,000		40,000
	25.00%	15,000	27.50%	17,000
		17,000		20,000
		20,000		22,500
		23,000		28,000
Select OLED	26.00%	26000	26.00%	26,000
Select REF SBS	30.00%	25000	32.50%	30,000