



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
- 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 with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. American Express shall have no liability whatsoever with regard to 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° 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° points on all EMI transactions through American Express° 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.

MakeMyTrip Offer details:

Coupon code	Services	Minimum Booking Amount	Offer	Maximum discount	Interest free EMI tenures	Booking channels
AMEXEMI	Domestic Flights	INR 5,000	10% Instant Discount	INR 2,000	3 & 6 months	Website, mobile site and mobile app (Android & iOS) only
AMEXEMI	Domestic Hotels	INR 5,000	15% Instant Discount	INR 5,000		
AMEXINTEMI	International Flights	INR 15,000	10% Instant Discount	INR 6,000		
AMEXINTEMI	International Hotels	INR 15,000	15% instant discount on select Hotels	INR 12,000		
			10% instant discount for rest			

Booking Channel: MakeMyTrip [Website](#), [mobile site](#) and mobile application (Android & iOS)

Offer Date: Every Saturday and Sunday from 4th January 2025 to 30th March 2025 (both days included).

- Offer applicable: Avail Instant discount and No cost EMI on Credit Card EMI transactions on 3- and 6-months EMI tenures.

What do you get?

- The Cardmember will get an option of Interest Free on 3 & 6-months EMI tenure or Instant Discount (as per the details mentioned in the above table) on EMI transactions using eligible American Express Credit Card.
- The Cardmember will get instant discount offer on 9 and 12months EMI tenure as well.

How do you get it?

- To avail the offer, Cardmember must enter Coupon code as mentioned in the table above, in the E-Coupon field.
- Cardmember needs to pay using EMI option available on American Express Credit Cards on MakeMyTrip.
- The offer cannot be clubbed with any other deal code running on MakeMyTrip.
- The offer is valid on every Saturday and Sunday from 4th January 2025 to 30th March 2025 (both days included) between 0000 hours to 23:59 hours.
- The offer is valid for bookings made on MakeMyTrip' s [Website](#), [mobile site](#), and mobile app (Android & iOS) only.
- The offer is valid for 1 booking per card per category per user throughout the offer period.

What else do you need to know?

- The offer is valid only on American Express Credit Card EMI bookings only.
- Offer is NOT applicable on transaction made partially or completely using Gift Cards.
- In case there is more than one offer available simultaneously from a Bank, no two offers can be combined by the Cardmember.
- There is no black out date under this offer.
- For Flights, Instant discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance).
- This offer is not valid on multi city flights. These flights are booked through multi-city tab on website.
- This offer is valid on domestic and international flight bookings originating from India.
- Offer not valid on "Pay at Hotel" bookings.

- Offer is not applicable on payments made through American Express Internet Banking, My Wallet (MakeMyTrip Wallet - bonus amount), debit card, 3rd party wallets, Pay Pal and Gift Cards.

What is Interest Free EMI?

- 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.

Conditions in case of cancellation

- In case of partial/full cancellation the offer stands void and Cardmember will not be eligible for discount
- If the Cardmember cancels the travel service purchase, MakeMyTrip will deduct cancellation charges from the refund amount.
- If there is any rescheduling or cancellation, Cardmember must bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees.

Other Terms and Conditions

- This offer cannot be clubbed with any other offer of MakeMyTrip.
- MakeMyTrip reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- For any card related claims, the Cardmember shall approach the Bank and MakeMyTrip shall not entertain any such claims.
- MakeMyTrip is the sole authority for interpretation of these terms.
- MakeMyTrip shall not be liable for any loss or damage arising due to force majeure event.
- In the event of any misuse or abuse of the offer by the Cardmember or travel agent, MakeMyTrip reserves the right to deny the offer or cancel the booking.
- In no event the entire liability of MakeMyTrip under this offer shall exceed the amount of promotional discount under this offer.
- MakeMyTrip shall not be liable to for any indirect, punitive, special, incidental, or consequential damages arising out of or in connection with the offer.
- Disputes, if any, arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the competent courts in Delhi.
- User Agreement and Privacy Policy at MakeMyTrip website shall apply.

- Cardmember's, who are Travel Agents by occupation, are barred from making bookings for their Cardmember's and MakeMyTrip reserves the right to deny the offer against such bookings or to cancel such bookings. For such cases, MakeMyTrip shall not refund the booking amount.

Golbibo Offer details:

Booking Channel: Goibibo [Website](#), [mobile site](#) and mobile app (Android & iOS)

Offer Date: Every Monday and Tuesday from 6th January 2025 to 31st March 2025 (both days included)

Offer applicable: Avail Instant discount and No cost EMI on Credit Card EMI transactions on 3- and

Coupon code	Services	Minimum Booking Amount	Offer	Maximum discount	Interest free EMI tenures	Booking channels
AMEXEMI	Domestic Flights	INR 5,000	10% Instant Discount	INR 2,000	3 & 6 months	Website, mobile site and mobile app (Android & iOS) only
AMEXEMI	Domestic Hotels	INR 5,000	15% Instant Discount	INR 5,000		
AMEXINTEMI	International Flights	INR 15,000	10% Instant Discount	INR 6,000		
AMEXINTEMI	International Hotels	INR 5,000	15% instant discount on select Hotels	INR 12,000		
			10% instant discount for rest			

6-months EMI tenures. Instant discount offer can also be availed on 9 and 12months EMI tenure.

Offer construct as below:

What do you get?

- The Cardmember will get an option of Interest Free on 3 & 6-months tenure or Instant Discount (as per the details mentioned in the above table) on EMI transactions using eligible American Express Credit Card.

How do you get it?

- The offer is valid for bookings made on Goibibo's [website](#), [Mobile site](#), Android & iOS App.
- Cardmember needs to pay using EMI option available on American Express Credit Cards on Goibibo.
- To avail the offer, Cardmember must enter Coupon code as mentioned in the table above, in the E-Coupon field.
- There is no black out date under this offer.
- The Instant Discount is applicable on a first eligible transaction per category i.e. first transaction on Domestic Flights, first transaction on Domestic Hotels etc. during the offer period.
- Offer cannot be clubbed with any coupon code running on Goibibo.
- The offer is valid Every Monday and Tuesday from 6th January 2025 to 31st March 2025 (between 0000 Hours and 23:59 Hours).
- The offer is not applicable on payments made directly at the hotel or through PayPal, Goibibo Gift Card, Goibibo Wallet - Reward Bonus amount, and net banking.
- For flights, discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance)
- Offer is not valid on "Multi-City Domestic Flights" made through the "Multi-City" tab on Goibibo website.
- Offer is valid only on Ex-India flights i.e. Flights departing from any Indian airport.
- For hotels, discount is to be calculated on property basic price (pre-tax price).
- Offer is valid on select hotels only.
- Hotels offer is not applicable if the property is booked using the pay-at-hotel or Book Now Pay Later option.

What is Interest free EMI?

- 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.

Conditions in case of cancellation

- In case of full/partial cancellation the offer stands void and Cardmember will not be eligible for the offer
- The Cardmember shall not be entitled to discount in the event of cancellation of booking. Goibibo will refund the purchase price after deducting the discount amount, Interest subvention amount and any other applicable cancellation charges/penalty.

Other Terms & Conditions:

- Offer not applicable on B2C corporate travel bookings.

- Goibibo reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offers by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- For any card related claims, the Cardmember shall approach the Bank and Goibibo shall not entertain any such claims.
- Goibibo is the sole authority for interpretation of these terms.
- Goibibo shall not be liable for any loss or damage arising due to force majeure event.
- Cardmembers, who are Travel Agents by occupation, are barred from making bookings for their Cardmembers and Goibibo reserves the right to deny the Offer against such bookings and to cancel such bookings. For such cases, Goibibo will not refund the booking amount.
- In no event the entire liability of Goibibo under this offer shall exceed the amount of promotional discount under this offer.
- Goibibo shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the offer.
- Disputes, if any, arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the competent courts in Delhi.
- User Agreement and Privacy Policy at Goibibo website shall apply.
- The Cardmembers agree to be bound by the terms & conditions contained herein. Without a Cardmember being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions [herein](#).