



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

- 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.

JBL Offer details as below:

- 10% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 8,000 per Card.
- 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](#).
- 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 4th July 2024 to 30th September 2024 (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 only on 3,6,9,12 & 18 months EMI tenure.
- 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.
- 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 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

Bosch and Siemens EMI Offer Construct.

- Get instant discount/cashback on EMI transactions done on Pine Labs terminals as mentioned in the tables below.

Offer Construct for Exclusive Brand Outlet:

(4th July to 30 September) 2024	
% CB	Amount /Max Cashback
5%	1,000
7.50%	1,500
10%	2000, 3000 ,4000
12.00%	3000, 3500, 4000, 6000
15%	3500, 4000, 4500, 6000, 7500

Offer Construct for Multi Brand Outlet:

(4th July to 30 September) 2024	
% CB	Amount /Max Cashback
5%	1000
7.50%	1,500
10%	2000, 3000, 4000, 5000
12.00%	3000, 3500, 4000
15%	3500, 4000, 4500, 6000, 7500

- Offer valid from 4th 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 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.
- 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 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.
- 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

Asus Offer details as below:

- Up to 5% instant discount/cashback up to ₹2,500 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 used availed only once per Card during the offer period.
- Offer is valid from 4th July 2024 to 30 September 2024 (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 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
- The minimum amount inclusive all the taxes.
- 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

Offer details of Electrolux as below:

- Up to 10% instant discount/cashback up to Rs. 15,000 on EMI transactions done on Pine Labs terminals.
- Minimum transaction amount required to avail the offer is Rs. 10,000 (inclusive of taxes).
- Please refer to the product list [here](#) to know the eligible product & corresponding cashback/instant discount applicable.
- Cashback or Instant discount is basis the agreement between the Pine Labs 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 Brand & 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 Terminals through American Express® Credit Cards.
- Offer is applicable one time per Card per calendar month during the offer period.
- Offer is valid from 4th July 2024 to 30th September 2024 (both days included).
- EMI tenures valid for the offer are 3,6, 9 and 12 months.
- 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.
- 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 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 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

Bluestar Offer details as below:

- Enjoy No Cost EMI and Up to 7.5% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 2,500 per Card per transaction.
- 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 must check at the store if the outlet is providing instant discount or cashback.
- Offer applicable at Bluestar outlets & multi brand outlets where Pine Labs 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 Pine Labs terminals through eligible American Express® Credit Cards.
- Offer is valid from 4th July 2024 to 30th September 2024 (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 3,6 & 9 No cost EMI and avail the 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.
- 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.
- Offer can be availed only 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.
- No Offer can be clubber from another offer mentioned above.
- 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