



## 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](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 20% instant discount/cashback up to Rs. 9,000 on EMI transactions done on Pine Labs terminals.

<b>Offer construct</b>	<b>Min Transaction Value</b>
5% Max Up to Rs.1500	Rs.12000
7.5% Max Up to Rs.2500	Rs.20000
10% Max Up to Rs.5000	Rs.25000
12.5% Max Up to Rs.5000	Rs.30000
15% Max Up to Rs.6000	Rs.35000
15% Max Up to Rs.7500	Rs.35000
20% Max Up to Rs.9000	Rs.40000

- 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](#).
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on PineLabs terminals through American Express® Credit Cards.
- Offer is applicable on Credit Card once per Card per calendar month during the offer period.
- Offer is valid from 1st October 2024 to 30th November 2024 (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 within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.

**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:**

<b>(1<sup>st</sup> October to 30<sup>th</sup> November) 2024</b>	
<b>% CB</b>	<b>Amount /Max Cashback (INR)</b>
5%	Up to 1,000
7.50%	Up to 1,500
10%	Up to 4000
12.00%	Up to 6000
15%	Up to 9000
20%	Up to 10000

**Offer Construct for Multi Brand Outlet:**

<b>(1<sup>st</sup> October to 30<sup>th</sup> November) 2024</b>	
<b>% CB</b>	<b>Amount /Max Cashback (INR)</b>
5%	Up to 1000
7.50%	Up to 1,500
10%	Up to 5000
12.00%	Up to 5000
15%	Up to 9000
20%	Up to 10000

- Offer valid from 1st October 2024 to 30th November 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.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.

### Nikon EMI Offer Construct

- Get 5% instant discount/cashback up to Rs. 10,000 on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount eligible products is mentioned in the list [here](#).
- Offer valid from 1<sup>st</sup> October 2024 to 31<sup>st</sup> 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 outlet if the outlet is providing instant discount or cashback.
- 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 discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- There are no exclusions in this offer.

### **Canon Offer Construct 1 details as below:**

- Get up to 10% instant discount/cashback on selected products EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 5,000 per Card during the offer period
- 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](#).
- Offer is applicable only on 6- 9- & 12-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 applicable from 1<sup>st</sup> October 2024 to 31<sup>st</sup> December 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.
- 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.
- 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.
- Offer is applicable only on 6 months for No Cost EMI tenure.
- 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.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.



### **Canon Offer Construct 2 details as below:**

- Up to 5% instant discount/cashback on selected products EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 10,000 per Card during the offer period
- 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](#).
- Offer is applicable only on 3- & 6-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 applicable from 1<sup>st</sup> October 2024 to 31<sup>st</sup> December 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.
- 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.
- 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.
- 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 is applicable only on 3- & 6-months for No Cost EMI tenure.
- Offer cannot be clubbed with any other ongoing offer.
- The offer is applicable on both Basic and Supplementary card.
- Cardmember can contact within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- The discount will be applied on final bill amount with EMI transaction inclusive all taxes.