

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
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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 Rewards[®] 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[®] 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-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.

- Cashback/discount capped to Rs. 5000/- on EMI transactions done on Pine Labs terminals on select products.
- Maximum instant discount/cashback amount is Rs. 5,000 per Card per calendar month during the offer period.
- Minimum transaction amount - Rs. 10,000 (inclusive of taxes)
- **Offer valid Periods:**
Offer Period 1: 15th January 2025 to 27th January 2025 (both days included).
Offer Period 2: 7th February 2025 to 16th February 2025 (both days included).
Offer Period 3: 15th March 2025 to 31st March 2025 (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 discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact American Express within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.
- There are no exclusions in this offer.

Electrolux Offer details 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 11th January 2025 to 31st March 2025 (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 discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact American Express within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.

Toshiba Offer details as below:

- Up to 10% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹5,000 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹20,000.
- Offer is valid from 11th January 2025 to 31st March 2025 (both days included).
- EMI tenure valid for the offer are 3, 6, 9, 12 and 18 months.
- 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 outlets where PineLabs 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 PineLabs terminal with eligible American Express Credit Cards.
- Offer can be availed once 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 cannot be clubbed with any other ongoing offer.
- Offer is also applicable on No Cost EMI on select EMI tenures on select products. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- There is no black out date under this offer.
- Offer is applicable on Brand EMI transactions only.
- 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 American Express within 120 days of the offer end as mentioned in the EMI Terms and conditions for nonfulfillment of cashback.

Microsoft Offer details as below:

- Up to INR 16,000/- instant discount/cashback on selected products EMI transactions done on Pine Labs terminals.
- Offer applicable on the products list is as below:

SKU	Product Description	Family	MRP	Consumer Cashback Upto
ZGJ-00023	Laptop 7 - Plus/16GB/256GB Platinum 13.8"	Laptop 7	1,16,999	10,000
ZGM-00059	Laptop 7 - Plus/16GB/512GB Graphite 13.8"	Laptop 7	1,34,999	2,000
ZGM-00023	Laptop 7 - Plus/16GB/512GB Platinum 13.8"	Laptop 7	1,34,999	2,000
ZGP-00059	Laptop 7 - Elite/16GB/512GB Graphite 13.8"	Laptop 7	1,54,999	2,000
ZGP-00023	Laptop 7 - Elite/16GB/512GB Platinum 13.8"	Laptop 7	1,54,999	2,000
ZXX-00059	Laptop 7 - Elite/16GB/1TB Graphite 13.8"	Laptop 7	1,75,999	2,000
ZGQ-00023	Laptop 7 - Elite/32GB/1TB Graphite 13.8"	Laptop 7	2,07,999	2,000
ZHG-00023	Laptop 7 - Elite/16GB/256GB Platinum 15"	Laptop 7	1,42,999	2,000

ZHH-00048	Laptop 7 - Elite/16GB/512GB Graphite 15"	Laptop 7	1,63,999	2,000
ZYT-00048	Laptop 7 - Elite/16GB/1TB Graphite 15"	Laptop 7	1,83,999	2,000
ZHX-00014	Pro 11 - Plus/16GB/256GB Platinum 13"	Pro 11	1,16,999	10,000
ZHY-00032	Pro 11 - Plus/16GB/512GB Black 13"	Pro 11	1,34,999	2,000
ZHY-00014	Pro 11 - Plus/16GB/512GB Platinum 13"	Pro 11	1,34,999	2,000
ZIA-00031	Pro 11 - Elite/16GB/512GB Black 13"	Pro 11	1,65,999	2,000
ZIA-00014	Pro 11 - Elite/16GB/512GB Platinum 13"	Pro 11	1,65,999	2,000
ZIB-00031	Pro 11 - Elite/16GB/1TB Black 13"	Pro 11	1,85,999	2,000
ZID-00014	Pro 11 - Elite/32GB/1TB Platinum 13"	Pro 11	2,37,999	2,000
QCB-00014	Pro 9 - i5/8GB/128GB Platinum	Pro 9	1,05,999	2,000
QEZ-00031	Pro 9 - i5/8GB/256GB Graphite	Pro 9	1,16,999	2,000
QEZ-00048	Pro 9 - i5/8GB/256GB Sapphire	Pro 9	1,16,999	10,000
QEZ-00065	Pro 9 - i5/8GB/256GB Forest	Pro 9	1,16,999	2,000
QIL-00031	Pro 9 - i7/16GB/256GB Graphite	Pro 9	1,67,999	2,000
QIX-00031	Pro 9 - i7/16GB/512GB Graphite	Pro 9	1,98,999	2,000
QLP-00014	Pro 9 - i7/32GB/1TB Platinum	Pro 9	2,69,999	2,000
QZI-00023	Laptop 5 - i5/8GB/256GB 13.5" Platinum	Laptop 5	1,07,999	2,000
RBG-00048	Laptop 5 - i7/16GB/512GB 13.5" Black	Laptop 5	1,78,999	2,000
RBV-00023	Laptop 5 - i7/8GB/256GB 15" Platinum	Laptop 5	1,39,999	2,000
RIP-00048	Laptop 5 - i7/16GB/512GB 15" Black	Laptop 5	1,88,999	2,000
XK1-00045	Laptop Go 3 - i5/8GB/256GB Platinum	Laptop Go 3	80,999	16,000
XKQ-00046	Laptop Go 3 - i5/16GB/256GB Platinum	Laptop Go 3	1,00,999	2,000

- 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 3,6,9 and 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
- 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 3,6,9 months for No Cost EMI tenure.
- Offer is applicable from 11th January 2025 to 31st March 2025 (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.
- 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 discount will be applied on final bill amount with EMI transaction inclusive all taxes.
- Cardmember can contact American Express within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.

Voltas Offer details as below:

- Up to 10% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 4,000 per Card per transaction during the offer period.

Voltas	EMI				Normal Trade		Brand Shops	
	3 M	6 M	9M	12M	Cashback %	Max. CB	Cashback %	Max. CB
Air Cooler and Comm Ref	Yes	Yes	No	No	0.00%	0	0.00%	0
All Vectra - FWAC, Vectra - FSAC & Vectra ISAC and Vectra H&C ISAC	Yes	Yes	Yes - CIB	No	5.00%	750	7.50%	1125
All Vectra 5 Star, Zen and Zenith, Verdant ISAC, FSAC Venus, Vertis Inverter WAC	Yes	Yes	LCEMI - 4%	No	7.50%	3000	10.00%	4000
Venus and Vertis ISAC Series ; Vertis H&C ISAC	Yes	Yes	LCEMI - 4%	LCEMI - 4%	7.50%	3000	10.00%	4000
Vertis Zephyr, Smart Elite and Zen	Yes	Yes	LCEMI - 4%	LCEMI - 4%	7.50%	3000	10.00%	4000

Voltas Beko	EMI				Normal Trade		Brand Shops	
	3 M	6 M	9M	12M	Cashback %	Max. CB	Cashback %	Max. CB
REF - DC, WM - SAWM, Dryer MWO - Solo and Dishwashers (8 Plates)	Yes	Yes	No	No	0%	0	0.00%	0
MWO - Conv	Yes	Yes	Yes - CIB	No	5%	750	7.50%	1125
REF - FF < 300L and Dishwashers (12 and 14 Plates)	Yes	Yes	Yes - CIB	No	5.00%	1500	7.50%	2250
WM - FATL	Yes	Yes	LCEMI - 4%	No	7.50%	3000	10.00%	4000

REF - FF > 300L ,WM - FAFL, REF - BMR	Ye s	Ye s	LCEMI - 4%	LCEMI - 4%	7.50%	3000	10.00%	4000
REF - SBS	Ye s	Ye s	LCEMI - 4%	LCEMI - 4%	7.50%	3000	10.00%	4000

- 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 Voltas 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 3,6,9,12 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 valid from 11th January 2025 to 31st March 2025 (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 contact within 120 days of the offer end as mentioned in the EMI.
- Offer is also applicable on No Cost EMI on select EMI tenures on select products. Cardmember can check the eligible product(s) and eligible EMI tenure for No Cost EMI at the outlet.
- Offer is applicable only on 3,6,9 months for No Cost EMI tenure
- 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.
- Cardmember can contact American Express within 120 days of the offer end as mentioned in the EMI Terms and conditions for non-fulfillment of cashback.

JBL Offer details as below:

Offer – Get up to 10% instant discount/cashback on EMI transactions done on Pine Labs terminals.

- Maximum instant discount/cashback amount is Rs. 8,000 per Card.
- Minimum transaction amount is Rs. 5000/-
- 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 11th January 2025 to 31st January 2025 (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.
- Offer is also applicable on No Cost EMI on select product on 3,6,9,12 and 18 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 minimum transaction amount will the discount be applied on the bill value on EMI transaction.
- Cardmember can contact American Express 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