

## **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 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° Points on EMI conversions at POS (Point of Sale). The Pointof- 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.

**Yatra Offer details:**

**Offer duration** – 13<sup>th</sup> December 2024 to 31<sup>st</sup> December 2024 (Both days Included)

**Offer construct:**

Product	Offers	Maximum discount	Minimum Booking Value
Domestic Flights	Flat 12% Instant discount	INR 1800	INR 7,000
International Flights	Flat 10% Instant discount	INR 5000	INR 20,000
Domestic Hotels	Flat 25% Instant discount	INR 7500	INR 10,000

**Terms and conditions:**

At the time of payment, cardmember will have to apply the promo code **AMEXEMI** to avail the discount.

**Steps to avail the offer:**

- Customer will choose flights/ hotel of his/her choice.
- Customer will select/type AMEXEMI as a promo code.
- Customer will fill traveler details and choose Ancillary if required.
- At payment page, Customer will choose "Pay with EMI" and choose American Express as issuer.
- Customer will choose tenure of his/her choice.
- Customer will fill card details and will pay.
- Customer will be charged processing fee as per issuer TnCs.

- The offer is valid on [Website](#) and Mobile App.
- The offer is valid once per card, per offer category/service, per month during the offer period. For Flights offer, discount can be availed once per category (once for Domestic flights and once for international flights) per card.
- Partial Payments are not allowed.
- The offer cannot be clubbed with hotels and flights.
- Offer is only applicable on EMI transactions only.
- Offer is also applicable on No Cost EMI transactions only for the 3- and 6-month tenures.
- 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.
- Offer is also applicable on basic and supplementary cards both.
- Offer is not applicable for cardmembers redirected from any affiliate channels i.e., in case any Cardmember is getting redirected from any third-party website to Yatra, the offer will not be valid.
- This offer is valid on select domestic hotels only at the checkout page where the promocode **AMEXEMI** is visible.
- This offer is valid on select domestic and international flights only at the checkout page where the promocode **AMEXEMI** is visible.
- The discount will be valid on the price including taxes for all the respective category i.e., Domestic flights, international flights, domestic Hotels, and domestic & international Holidays. This offer from Yatra and American Express is open to all residents of India holding American Express Card. The discount can be availed by the cardmembers making purchase only through their American Express card on Yatra. Booking needs to be done within the offer period. Travel or stay could be for later date.
- There is no exclusion under this offer.
- There are no blackout dates under this offer.
- In case of full/partial cancellation, Yatra's offer stand void and cardmember will not be eligible for the discount. Yatra will refund the amount after adjusting any applicable charges and penalties. Please refer to the merchant's cancellation policy on [www.yatra.com](http://www.yatra.com) for information on applicable charges.
- Discount will not be valid on cancelled tickets/bookings or for charge back transactions.
- This offer is not valid for travel agents. Yatra and American Express Bank reserves the right to recover the discount amount if such a case is brought or comes to Yatra notice.
- All tickets and bookings will be subject to availability at the time of booking and will be governed by the standard airline terms and conditions.
- This offer is not valid for split bookings where cardmember makes multiple bookings to avail multiple discounts on the same service/category. Yatra and American Express Bank reserves the right to recover the discount amount or cancel the booking if such a case is brought or comes to Yatra's notice.
- Discount provided under the offer cannot be clubbed with any other offer or extended by Yatra or American Express as part of any other arrangement.
- Pictures of products shown in the communication sent to the cardmember either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products.

- All government levies like sales tax, TDS, any local tax, octroi etc., shall be payable by the cardmember as applicable at the time the respective discounts were offered.
- Yatra and/or American Express reserve the right to modify, withdraw, or change any of the terms and conditions applicable to these programs/offer without prior notice.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts at Delhi, India only.
- This is a limited period offer and both Yatra and/or American Express can change the offer terms anytime.
- Cardmember can contact to American Express contact support for any queries and support.