



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 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^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-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.

Haier Offer details as below:

- Up to 22.5% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹20,500 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹12,000.
- Offer is valid from 1st 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. The Cardmember must check at the store if the outlet is providing instant discount or Cashback.
- Offer is applicable at participating Haier outlets and multi brand 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.
- EMI tenure valid for the offer are 3,6,9,12, and 18 months only.
- 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 not applicable on 24 Month tenure and no cashback/instant discount will be given while purchasing the product on 24-month EMI.
- Offer is also applicable on No Cost EMI on 3 months tenure on select products. Cardmember can check the eligible product(s) for No Cost EMI at the outlet.
- Offer is applicable on Brand EMI transactions only.
- There is no black out date under this 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.
- 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 are contained in the table below:

Categories						EMI tenures	Haier Exclusive Outlets		Multi Brand outlets	
REFRIGERATOR	AC	LED TV	Washing machine	Microwave	Vacuum cleaner		Cashback/Discount %	Maximum discount/cashback (₹)	Cashback/Discount %	Maximum discount/cashback (₹)
DC - 195L		32 Inches	SAWM - 8Kg - 10Kg			3,6	5.00%	1,500	7.50%	2,000
Big DC, TM/BM	Selecte d Inverter	40-43	FATL	23L & above Convection	Robo Vacuum Cleaner	3,6	7.50%	3,000	10.00%	3,500
	5 Star Inverter					3,6,9	10.00%	4,000	12.50%	4,500
BBM/BTM (Less than 350L)		50-55	FATL(8-10Kg), FAFL (6-7.5Kg)			3,6,9	10.00%	6,000	12.50%	6,500
BBM/BTM (More than 350L), SBS (550/622/682)		58 - 70 UHD	FAFL (8-8.5Kg)			3,6,9,12	10.00%	8,000	12.50%	8,500
SBS (683)		75 UHD, 55 Inches QLED	FAFL (9Kg)			3,6,9,12	12.50%	10,000	15.00%	10,500
IOT Model - 628L		65 QLED	FAFL (10Kg)			3,6,9,12	15.00%	12,000	17.50%	12,500
738BG	Tower	55 Inches OLED				3,6,9,12,18	17.50%	15,000	20.00%	15,500

IOT Model - 651L		65 Inches OLED	12Kg WM			3,6,9,12,18	20.00%	20,000	22.50%	20,500
------------------	--	-------------------	------------	--	--	-------------	--------	--------	--------	--------

IFB Offer details as below:

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

Offer construct	Min Trx Value
5% Max Upto Rs.1500	Rs.12000
7.5% Max Upto Rs.2000	Rs.20000
10% Max Upto Rs.5000	Rs.25000
12.5% Max Upto Rs.5000	Rs.30000
15% Max Upto Rs.6000	Rs.35000
15% Max Upto Rs.7500	Rs.35000
20% Max Upto 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 July 2024 to 30th September 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.
- 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 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.

Panasonic Offer details as below:

- Up to 20% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹9,000 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹8,000.
- Offer is valid from 1st July 2024 to 30th September 2024 (both days included).
- EMI tenure valid for the offer are 3, 6, 9 and 12 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 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.

Lloyd Offer details as below:

- Up to 22.5% instant discount/cashback on EMI transactions completed on Pine Labs terminal.
- Maximum instant discount/cashback amount is ₹6,500 per Card per transaction.
- Minimum transaction amount to be eligible for offer is ₹12,000.
- Offer is valid from 1st 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. The Cardmember must check at the store if the outlet is providing instant discount or Cashback.
- Offer is applicable at participating outlets where Pine Labs 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 Pine Labs terminal with eligible American Express Credit Cards.
- Offer can be availed once per Card per calendar month during the offer period.
- EMI tenure valid for the offer are 3,6,9 and 12 months only.
- 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 applicable on Brand EMI transactions only.
- There is no black out date under this offer.
- Offer is also applicable on No Cost EMI on select product on 3- and 6-months tenure. 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.
- 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.

LG Offer details as below:

- Up to 26% instant discount/cashback on EMI transactions done on Pine Labs terminals.
- Maximum instant discount/cashback amount is Rs. 26,000 per Card.
- Offer valid from 14 March 2024 to 30 June 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 and 12, months only. Offer is not applicable on 18- and 24-months EMI tenure.
- Offer is applicable on LG 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 select product on 3,6,9 and 12 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/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.
- A Credit Card can be used only once during the offer period to avail LG offer.
- 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.
- Offer Details are contained in the table below.
- 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 Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.
- The offer is applicable on both Basic and Supplementary card.

Normal cash back	Multi brand outlets		Brand stores		Special Cash back	Multi brand outlets		Brand stores		
	Discount/ Cashback	Maximum amount (₹)	Discount/ Cashback	Maximum amount (₹)		Discount	Max amount	Discount	Max amount	
Select AC	5.00%	1,500	5.00%	1,500	Select refrigerator Direct Cool	10.00%	2,500	10.00%	2,500	
		2,000	7.50%	2,500	Select microwave		-	12.50%	3,000	
2,500		Select 32"/ 43" TV		1,500	2,000					
Select Refrigerator		Select Dishwasher		3,000	4,000		4,000			
Air purifier		Select Microwave		3,000						
Audio video		Select Water purifier							3,500	
Washing machine		Select UHD/Nanocell 43" / 50"							5,000	6,000
Water purifier		Select TV OLED/UHD							6000	7000
Refrigerator		Select Washing machine FL/TL							7,500	9,000
Microwave		1,000							1,500	Select OLED / Nanocell
			Select OLED 48"							
			Select OLED 42"			10,000		15,000		
			Select OLED/ UHD / Nanocell							
			Select OLED 55"							
			Select refrigerator FF	5,000	6,000					
			Select refrigerator FF	12.50%	7,000	15.00%	8,000			
			Select washing machine FL				9,000			
			Select microwave	15.00%	17.50%	9,000	5,000			
			Select water purifier				6,000	6,000		
			Select microwave				3,000	3,500		
			Select washing machine FL				9,000	10,500		
			Select washing machine FL	20.00%	22.50%	13,500	12,000			
			Select refrigerator SBS				10,000	11,500		
			Select MWO				6,000	7,500		
			Select OLED/ UHD / Nanocell	26.00%	26,000	26.00%	26,000			
			Select AV Fixed cash back		2,000 / 3,000		2,000 / 3,000			

Croma Offer details as below:

- 7.5% instant discount on EMI transactions on Pine Labs Terminals.
- Maximum discount amount: Rs. 7,500 per Card.
- Minimum transaction amount to be eligible for the offer is Rs. 30,000 (inclusive of taxes).
- Offer is applicable every Saturday and Sunday starting 6th July 2024 until 30th September 2024 (both days included).
- Offer is applicable only at Croma stores where Pine Labs terminal is installed, and eligible product(s) are available. To know the participating stores, click [here](#).
- Offer is applicable on all EMI tenures i.e., 3,6,9, 12, 18 or 24 months.
- Offer 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 can be availed one time per Card per month American Express® Credit Cards.
- Offer also applicable on Supplementary Cards.
- Offer is applicable on Bank EMI transactions only.
- There is no black out date under this offer.
- This offer cannot be clubbed with any other ongoing offer with the merchant partner.
- 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 Terms and conditions for non-fulfillment of cashback.
- The minimum amount inclusive all the taxes.

