Amazon EMI Offer Construct

- 5% instant discount on EMI transactions on Amazon
- Minimum transaction amount: ₹ 12,000
- Maximum Discount: ₹ 1,500
- Offer applicable on Credit Cards only.
- Supplementary Credit Cards also can avail this offer
- Offer Period: 8 March 2021 to 11 March 2021 (inclusive of both dates)
- Eligible EMI Tenure: 3,6,9,12,18,24 months only
- Offer can be availed only once per credit card during the offer period
- Instant discount benefit can be availed only once per credit card during the offer period
- Instant discount will be applicable only if the EMI transaction is done on Amazon mobile app or <u>www.amazon.in</u> or the mobile site of Amazon.
- Cardholders need to check the offer eligibility on the Product
- This Offer is not applicable on the purchase of the following products:
 - o Gift Card(s) (Amazon branded and Non Amazon branded)
 - o Prepaid phone recharges, DTH recharges, Bill Payments
 - o Kindle e-books and Kindle Unlimited Subscription Program
 - Amazon Pay balance loading
 - o Amazon Prime subscription
 - Infant Nutrition products
 - Select Smart phones (see product page for offer eligibility)
 - Godrej Interio products
 - Precious jewelry including Gold/Silver Coins
- Below given Terms & Conditions apply

<u>American Express – Amazon Offer – EMI Offer Terms & Conditions</u>

- 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:
 - o The American Express Smart Earn Credit Card
 - The Amazon American Express Credit Card
 - o The American Express Air India Credit Card
 - o The American Express Gold Credit Card
 - o The American Express MakeMyTrip Credit Card
 - o The American Express PAYBACK Credit Card
 - o The American Express Platinum Reserve Credit Card
 - o The American Express Platinum Travel Credit Card
 - o The American Express Rewards Credit Card
 - o The Jet Airways American Express Platinum Credit Card
- The offer is not available for American Express® Charge Cards, Corporate and Network Cards.
- The offer in this program will be fulfilled at the merchant's end only.
- 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 with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. American Express shall have no liability whatsoever with regard to 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 in the state of Delhi only.
- This offer is subject to partner terms and conditions.
- The offer is applicable only in India on where American Express EMI is enabled.
- EMI tenure valid for the offer are 3,6,9,12,18,24 months only.
- EMI conversion done post taking the transaction will not be eligible for this offer.
- Eligible transactions taken on the Supplementary Card and converted into EMI tenure as listed above will also be eligible for this offer.
- For detailed offer on American Express EMI, please visit: www.amex.co/emi
- To view the EMI Terms & Conditions click here: https://www.americanexpress.com/india/membershiprewards/cardmember_offers/terms.html

- 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 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.
- Effective March 15, 2020, you will no longer earn Membership Reward® 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 Amazon.com, 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
- 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.
- For availing instant discount, transaction to be done on Amazon mobile app or www.amazon.in only while purchasing eligible products.
- Instant discount benefit can be availed only once per credit card during the offer period.
- 5% instant discount on EMI transactions on Amazon
- Minimum transaction amount: ₹ 12,000
- Maximum Discount: ₹ 1,500
- Offer applicable on Credit Cards only
- Supplementary Credit Cards also can avail this offer
- Offer Period: 8 March 2021 to 11 March 2021 (inclusive of both dates)
- Eligible EMI Tenure: 3,6,9,12,18,24 months only
- Instant discount benefit can be availed only once per credit card during the offer period
- Instant discount will be applicable only if the transaction is done on Amazon mobile app or www.amazon.in
- Minimum transaction value is ₹ 12,000 to be eligible for offer. Transactions done on Amazon platform (web /app /mobile web) and converted into EMI at point of sale will only be valid for the offer.
- Offer is valid from March 08, 2021 to March 11, 2021, inclusive of both the dates. Both the transaction and conversion into EMI on Amazon platform needs be to be done during the said offer period.
- Cardmember should convert their transactions into EMI using the EMI option on Amazon platform (web /app /mobile web) only.
- EMI conversion done post taking the transaction will not be eligible for this offer.

•	Eligible transactions taken on the supplementary and converted into EMI tenure as listed above will also be eligible for this offer.

Amazon Offer- EMI Terms & Conditions

- This offer ("Offer") is provided by American Express Banking Corp ("Bank") and is made available on the website <u>www.amazon.in</u> or the mobile site or mobile application thereof (collectively, "Amazon.in") by Amazon Pay (India) Private Limited ("Amazon").
- 2. These Offer terms and conditions ("Offer Terms") are in addition to the Amazon.in Conditions of Use & Sale and Privacy Notice to which you agree to by using Amazon.in and Terms & Conditions of Cards of Bank. In the event of any conflict between the Conditions of Use & Sale and these Offer Terms, these Offer Terms will prevail, only for the purposes of this Offer.
- 3. All residents of India holding a valid credit card issued by the Bank (each a "Card") are eligible to avail the Offer (each a "Cardholder").
- 4. The Offer is valid from March 08, 2021 to March 11, 2021 (collectively "Offer Period"), unless revoked or extended by Amazon (in its sole discretion), without any prior notice and without any liability.
- 5. Under this Offer, any Cardholder who, during the Offer Period, makes a transaction of INR 12,000 or above using his/her Amex Bank Credit Card ("Card"), on www.amazon.in or the mobile application/ mobile site thereof (collectively, "Amazon.in"), irrespective of the number of transactions ("Offer"), and makes the payment of the purchase transaction (of the Product) using the Card(issued by the Bank), and by availing the equated monthly installments (EMI) facility, will be entitled to receive an instant discount of 5% (five per cent) on credit card EMI of the list price of the Product (as determined by the relevant seller). Cardholders need to check the offer eligibility on the Product;
- 6. Each Cardholder can avail a maximum discount of INR 1,500 (Indian Rupees one thousand only) per Card under this Offer, irrespective of number of purchases during the Offer Period.
- 7. The offer is NOT applicable on Network cards.
- 8. The Offer is NOT applicable on payment made by customers using the 'Card on Delivery' payment option.
- 9. The Offer is valid on multiple purchase transactions for the Products during the Offer Period, subject to a minimum transaction amount of INR 12,000 (Rupees Twelve thousand only) for each such transaction made by the Cardholder.
- 10. This Offer will also be applicable on purchase of Products by Cardholders under an exchange offer (if available on the Product(s)). For the avoidance of doubt, it is hereby clarified that the discount amount of 5% (five percent) on credit EMI be provided to Cardholders under this Offer on the net value paid on such transaction i.e. the price paid by Cardholders after the exchange offer has been availed, provided such value should be a minimum of INR 12,000.
- 11. The discount amount provided to eligible Cardholders under this Offer is being funded by the Bank, to the total exclusion of Amazon.
- 12. This Offer will not be applicable if the Cardholder or the seller or Amazon cancel the order and/or the Cardholder returns the Product and, in such a case, participation in the Offer will be deemed withdrawn. In such a scenario, only the net amount paid by the Cardholder will be refunded. In other words, the instant discount will not be refunded.

- 13. Amazon and/or the Bank reserve the right to disqualify the Cardholder from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer or otherwise by use of the Card.
- 14. Amazon and/or the Bank reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these Offer Terms or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- 15. Delinquent and over-limit Bank's credit card members will not qualify for this Offer.
- 16. Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary and the Offer is being made purely on a best effort basis.
- 17. Nothing herein amounts to a commitment by the Bank or Amazon to conduct further, similar or other offe₹
- 18. The above Offer is by way of a special offer and nothing contained herein will prejudice or affect the terms and conditions of the Card member agreement. The terms of the above schemes will be in addition to and not in derogation of the terms contained in the Card member agreement.
- 19. This Offer is not valid on corporate or commercial Cards.
- 20. The discount amount provided to eligible Cardholders under this Offer is being funded by the Bank, to the total exclusion of Amazon.
- 21. This Offer is not available on: (i) purchase of products other than the Product(s), or (ii) purchase of Product using a card other than the Card(s).
- 22. Notwithstanding anything contained in these Offer Terms, this Offer is not applicable on the purchase of the following products:
 - Gift Card(s) (Amazon branded and Non Amazon branded)
 - o Prepaid phone recharges, DTH recharges, Bill Payments
 - Kindle e-books and Kindle Unlimited Subscription Program
 - Amazon Pay balance loading
 - Amazon Prime subscription
 - Infant Nutrition products
 - Select Smart phones (see product page for offer eligibility)
 - o Godrej Interio products
 - Precious jewelry including Gold/Silver Coins
- 23. Under no circumstance will benefit being offered under this Offer be settled with cash in lieu by Bank or by Amazon.
- 24. By participating in this Offer, every Cardholder expressly agrees that Bank and Amazon will not be liable or responsible for any loss or damage whatsoever that a Cardholder may suffer, directly or indirectly, in connection with the Offer including but not limited to that associated with his/her use or delivery or misuse of the Product(s). Bank shall not be liable for delivery, service, suitability, availability or quality of the products offered under this offer
- 25. These Offer Terms are governed by the laws of India and the courts at New Delhi will have exclusive jurisdiction over any matters/disputes arising out of or in relation to these Offer Terms.
- 26. Any person availing this Offer will be deemed to have accepted these Offer Terms.