



Terms & Conditions

(American Express® Membership Rewards® Credit Card Companion Offer)

1. The Offer is open to select American Express® Cardmembers whose accounts are valid and in good standing and have explicitly received a communication from American Express® in this regard. An American Express® Card ("Cardmember") for the purpose of this offer means American Express® Gold Card, issued by American Express® Banking Corp.
2. The offer is valid only for Cardmembers who have received a communication directly from American Express® containing the offer details. The offer cannot be availed through any other channel (including but not limited to applying on the American Express® website, applying through American Express® sales representatives etc.)
3. Membership to the American Express® Membership Rewards® Credit Card (Companion card) comes with annual fee of Rs.1,000/- plus applicable taxes for the first year and Rs. 4,500 plus applicable taxes subsequently.
4. Cardmembers would be eligible for a welcome gift of 4,000 Membership Rewards® Points only in the first year of Cardmembership on payment of the Annual Fee and upon spending Rs.15,000 on the Card within first 90 days of Cardmembership.
5. The Companion Card (American Express® Membership Rewards® Credit Card) Membership Renewal fee of Rs.4500 will be 100% waived off if total spends on American Express® Membership Rewards® Credit Card in the immediately preceding membership year is Rs.1,50,000 and above; else 50% annual membership renewal fee will be waived off if total spends on American Express® Membership Rewards® Credit Card in the immediately preceding membership year is Rs.90,000 to Rs.1,49,999.
6. Details of the benefit along with detailed illustrations of The American Express® Membership Rewards® Credit Card can be found on <https://www.americanexpress.com/in/credit-cards/membership->

[rewards-card/](#) . Product specific Terms & Conditions of the American Express® Membership Rewards® Credit Card would apply.

7. All such companion cards under this offer would be processed after the Cardmember goes through the online application journey provided in this offer. As part of this process, American Express® would also request for the KYC/Income documents, including when available with American Express®. American Express® reserves the right to decline any such requests for a companion Card in case a Cardmember does not provide the KYC/Income/other documents as asked for and, in the manner, as acceptable to American Express®. There also would be a requirement for Cardmembers to go through a Video KYC process on application platforms of American Express®.

8. During the application process for the American Express® Membership Rewards® Credit Card and during the course of business relationship with American Express® Banking Corp., cardmember may be required to submit KYC documents and share additional information (including but not limited to, address, mobile number, email id, etc.) Furthermore, by applying for American Express® Membership Rewards® Credit Card, the cardmember authorizes American Express® Banking Corp. to rely on and leverage KYC documents and the information shared for the issuance of American Express® Membership Rewards® Credit Card. In addition, the cardmember confirms that all such KYC documents and information submitted are correct, valid and existing as on this date.

9. American Express® reserves the right to withdraw or change the terms of the offer at its discretion.

10. Nothing expressed or implied in the offer shall in any way waive or amend any of the Terms and Conditions of the existing Cardmember agreement with American Express®. By applying for American Express® Membership Rewards Credit Card, the cardmember has acknowledged and agreed to the [Most Important Terms and Conditions](#) (MITC), [Cardmember Undertaking](#) (CMU), [Cardmember Agreement](#) (CMA) and [Key Fact Statement](#) (KFS).

11. American Express® reserves the right to reject any such request for a companion card basis the information provided and due to any missing / incorrect / incomplete details.

12. The offer is valid until 30 October 2023.

13. Cardmembers can raise dispute regarding this offer up to 90 days from the end date of this offer.