

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:

- o The American Express Platinum Reserve Credit Card
- o The American Express Platinum Travel Credit Card
- o The American Express Membership Rewards Credit Card
- o The American Express SmartEarn 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 transactions (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.

Amazon Offer Terms and Conditions

1. The Offer is valid from 18th May 2026 to 14th June 2026 (**both days included**).
2. Get 7.5% instant discount plus additional discount* on EMI purchase of eligible products on Amazon [website](#), (on clicking the link, you will be directed to a third party website) mobile site or mobile application ([Android](#) and [iOS](#)).
3. The offer is valid on purchase of eligible product categories (Mobiles, Large Appliances, Electronics, TV, Fashion, Media, Toys, Home, Kitchen and Furniture). Cardmembers need to check the offer eligibility on the Product page. Please refer to the detailed table below:

Categories	Offer	Minimum order value (INR)	Maximum Discount (INR)
		Per transaction	Per transaction
Mobiles, Large Appliances, Electronics, TV	7.5% Instant Discount	Rs 12,000	Rs 1,500
Other categories*	7.5% Instant Discount	Rs 7,490	Rs 1,250
Additional Flat Instant Discount of INR 500 on Credit Card EMI on single transaction worth Rs 29,990			

* Media, Toys, Home, Kitchen and Furniture

Note: Large Appliances includes air conditioners, refrigerators, washing machine etc.

4. The offer can be availed multiple times up to a maximum discount capping of INR 2,000 per card during the offer period.
5. The Offer is valid on multiple purchase transactions for the eligible products during the Offer Period, subject to a minimum transaction amount as stated above for each such transaction made by the Cardmember.
6. The instant discount will be provided on the amount inclusive of taxes and exclusive of delivery charges.
7. The offer is applicable on EMI Tenure of 3, 6, 9, 12, 18, 24 months.
8. This offer is also applicable on Supplementary Cards.
9. The Offer is NOT applicable on payment made by customers using the 'Cash on Delivery' payment option.
10. This Offer will also be applicable on purchase of Products by Cardmembers under an exchange offer (if available on the Product/s). For the avoidance of doubt, it is hereby clarified that the discount amount of 7.5% on credit card EMI be provided to Cardmembers 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 of minimum order value as stated in table above.
11. This Offer is not applicable on the purchase of the following products:
 - Gift Card(s) (Amazon branded and non-Amazon branded)
 - All types of Prepaid Recharges (Mobile, DTH, Google Play, Subscriptions, Cable TV, Metro and any other type of prepaid recharge)
 - All types of Bill Payments

- Digital Gold purchases and sales
 - Kindle e-books and Kindle Unlimited Subscription Program
 - Select Mobile, TV and Electronic products (see product page for offer eligibility)
 - Amazon Pay balance loading
 - Amazon Prime subscription
 - Infant Nutrition and feeding products
 - All types of insurance, travel and entertainment booking (Insurance, Flight, Bus, Trains and Movies)
 - Gold and Silver coins
 - Amazon Food orders
 - Installation Orders (Amazon and Brand)
 - Any product that doesn't have the offer shown on the product detail page.
12. Some products might not be eligible for the offer. Please check the product detail page for offer eligibility.
 13. This Offer will not be applicable if the Cardmember or the seller or Amazon cancel the order and/or the Cardmember 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 Cardmember will be refunded. In other words, the instant discount will not be refunded. Please refer to cancellation/exchange/return policy [here](#).
 14. In case there are multiple items in a purchase order, the item-wise savings/discount may vary. However, the overall savings/discount on the purchase order will be equivalent to maximum savings / discount the Cardmember is eligible for under this Offer.
 15. Amazon and/or the Bank reserve the right to disqualify the Cardmember of 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.
 16. 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.
 17. Cardmembers 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.
 18. Nothing herein amounts to a commitment by the Bank or Amazon to conduct further, similar or other offers.
 19. 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.
 20. Under no circumstance will benefit being offered under this Offer be settled with cash in lieu by Bank or by Amazon.
 21. By participating in this Offer, every Cardmember 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

22. 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.
23. Any person availing this Offer will be deemed to have accepted these Offer Terms.