



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 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 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 Rewards® 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® 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.

Cleartrip Offer details:

Booking Channel: Cleartrip [website](#), mobile site and mobile application (Android & iOS)

Offer Date: Every Wednesday and Thursday from 10th April 2024 to 27th June 2024 (both days included).

Offer applicable: Avail Instant discount and No cost EMI on Credit Card EMI transactions on 3 and 6 months EMI tenures. Instant discount offer can also be availed on 9, and 12months EMI tenure.

Offer construct as below:

Coupon code	Category	Minimum Booking Amount	Offer	Maximum discount	Interest free EMI tenures	Booking channels
AMEXEMI	Domestic Flights	INR 7,000	15% Instant Discount	INR 1,750	3 & 6 months	Website, mobile site and mobile app (Android & iOS) only
	International Flights	INR 15,000	10% Instant Discount	INR 5,000		
	Domestic Hotels	INR 5,000	25% Instant Discount	INR 4,000		
	International Hotels	INR 15,000	15%Instant Discount	INR 7,500		

- The Cardmember will get an option of Interest Free on 3 & 6-months EMI tenure + Instant Discount (as per the details mentioned in the above table) on EMI transactions using eligible American Express Credit Card.
- The Cardmember will get instant discount offer on 9 and 12 months EMI tenure as well.

How do you get it?

- Visit www.cleartrip.com or download the [Cleartrip Mobile App](#) available for iOS on App Store & for Android on Google Play Store.
- Book any Domestic or International One-way or Roundtrip Flight or any Domestic or International Hotel of your choice.
- Enter the coupon code **AMEXEMI** before making the payment with your American Express Credit card EMI.
- The applicable discount amount as per the above table will be instantly deducted from the total amount payable for Flight or Hotel booking.

What is Interest Free EMI?

- 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 an instant discount equivalent to the interest chargeable at the time of purchase. Hence, effectively for Cardmember it would be a No Cost EMI.
- EMI Processing fee levied by bank is not covered under Interest free EMI Cashback offer. Processing fees is charged separately by the bank along with first EMI instalment as a onetime charge.
- The cashback amount shall be equal to the total interest amount payable on the EMI. Any GST levied on interest amount is not covered under the interest free EMI cashback offer.
- Hotel offer is applicable on selected hotels only.

Other Terms and Conditions

- The offer is valid Once per Card, per category per user per calendar week.
- This offer is valid on any One way/Round Trip Flights & Hotels available on Cleartrip
- This offer is applicable on Selected hotels only.
- To avail of the discount, simply enter the coupon code AMEXEMI before making the payment with your American Express Credit Card EMI, and the discount amount shall be deducted from the amount payable by you. This discount is not applicable for payments made by cash, Cleartrip Wallet or any other mode of payment
- Offer is valid on adult and child bookings only and not valid for infant (Less than 2 years) bookings
- The offer cannot be clubbed with any other offer on cleartrip.com
- All bookings are subject to availability
- There is no black out date under this offer.
- The offer is valid only on One-Way and Round-Trip Flights Bookings and not on Multi-city Flights bookings
- The discount can only be availed on Cleartrip.com desktop website, Android and iOS apps, and mobile website.
- In case of cancellations of booking (in part or full), the instant savings amount will not be refunded and the standard cancellation policy of Cleartrip (as specified on the Cleartrip website) will apply.
- If there is any rescheduling of flights, the fare difference and standards airlines charges for the same have to be borne by the Cardmember and will not be borne by Cleartrip
- Cleartrip & American Express reserves the right at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and

conditions or to replace, wholly or in part, and to withdraw this discount at any time in its sole discretion.

- Cardmembers who are Travel Agents by occupation are barred from making bookings for their Cardmembers with this offer, and Cleartrip reserves the right to deny the offer against such bookings or to cancel such bookings.
- Cleartrip & American Express Credit Card EMI are the sole authority for the interpretation of these terms.
- Cleartrip & American Express Credit Card EMI shall not be liable for any loss or damage arising due to a force majeure event.
- In the event of any misuse or abuse of the offer by the Cardmember, Cleartrip reserves the right to deny the offer or cancel the booking.
- In no event, the entire liability of Cleartrip under this offer shall exceed the booking amount paid by the Cardmember.
- Cleartrip & American Express Credit Card EMI shall not be liable for any indirect, punitive, special, incidental, or consequential damages arising out of or in connection with the offer.
- These terms and conditions are governed by the laws of India and the courts at Bangalore will have exclusive jurisdiction over any matters/disputes arising out of or in relation to this discount.
- These terms and conditions are in addition to Cleartrip.com Terms of Use and Privacy Notice, to which you agree by using cleartrip.com, and also in addition to the conditions applicable to the booking of flight/airline tickets. To the extent these conditions are inconsistent with these terms and conditions, these terms and conditions shall prevail with respect to this particular discount only.
- By opting for this discount, every Cardmember expressly agrees that neither Cleartrip nor any of its affiliates will be liable or responsible for any loss or damage whatsoever that a Cardmember may suffer, directly or indirectly, in connection with the discount that arises from Cardmember's own act of omission or commission.
- The discount is completely optional and is chosen by the Cardmember of his/her own volition. Any person availing this discount shall be deemed to have accepted these terms and conditions.
- The discount offer is valid per booking. In case you book more than 1 adult/ ticket/ segment/ room in a single transaction, you will still receive the discount on per booking basis only.
- In case you cancel the transaction (in part or full) the entire discount availed for the said transaction will be deducted from the refund amount.
- The discount can only be availed on Cleartrip.com desktop website, Android and iOS apps, and mobile website.
- This offer cannot be clubbed with any other discount offer on www.cleartrip.com.
- The product & services offered by Cleartrip Private Limited are governed by the terms of use prescribed by Cleartrip on its site www.cleartrip.com & as amended from time to time.
- Cleartrip reserves the right to change or withdraw the offer at, anytime at the sole discretion of the Management. The terms and conditions of this offer are subject to change without any prior notice. Disputes are subject to Bangalore's jurisdiction. Flight seats are subject to availability