



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 Platinum Reserve Credit Card
- The American Express Platinum Travel Credit Card
- The American Express Membership Rewards Credit Card
- 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 transaction (Point of Sale transaction at a merchant's outlet (physical use of card at outlet). 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 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-outlet.
- 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.

Dyson Offer details as below:

- Offer: Get 10% instant discount/cashback upto Rs. 3000 on EMI transactions completed on Dyson India online [website](#) or mobile app through PayU terminal and offline at participating store through Pine Labs terminals.
- Maximum discount that can be availed during the offer period is Rs. 3,000 per bill.
- Minimum transaction amount to be eligible for the offer is Rs. 20,000 inclusive of taxes and exclusive of delivery/assembly charges.
- Offer is valid from 1st July 2026 to 31st August 2026 (both days included).
- Offer is applicable only on 6 months EMI tenure.
- To avail the offer on Dyson India [website](#) (Clicking on link will redirect you to external website) Cardmember can avail the offer at checkout and complete the transaction using an eligible American Express Credit Card on EMI through PayU terminal.
 - Offer is applicable at outlets where Pine Labs terminal is installed, and eligible product(s) is/are available. 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 Pine Labs terminal through eligible American Express® Credit Cards.
 - Offer is also applicable on No Cost EMI for 6 months tenure. Cardmembers can check [product list](#) for eligible product(s) & applicable EMI tenures.
 - For No Cost EMI offer, American Express will charge full interest along with GST/taxes and processing fee 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.
- Offer can be availed once per Card per month per aggregator during the offer period.
 - i.e. Once per Card per month on Pine Labs terminals (offline).
 - i.e. Once per Card per month on PayU (online).
- The offer is applicable only on purchase of one eligible product of the minimum transaction value on a single bill.
- Cashback will be credited within 90 days from the date of transaction and instant discount will be provided immediately at the time of payment.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount. 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 offline transaction.
- In case of any cancellation/return of the product, the discount will be clawed back from the Cardmember when they receive refund. Please refer terms [here](#).
- Offer is also applicable on Supplementary Cards individually.
- There are no blackout dates under this offer.
- There are no product exclusions under this offer.
- The delivery timelines will be applicable as per merchant's discretion.

- 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.
- In case of any queries, Cardmember can contact to American Express customer care via phone or chat within 90 days of the offer end.
- The discount will be applied on final bill amount with EMI transaction inclusive of all taxes.
- Cancellation/Return/Exchange policy may apply as per merchant partner. Cardmembers are advised to check with the merchant on their cancellation/return/exchange policy.