

## **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. This offer is applicable to the Cardmembers holding below Card(s):

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

- This offer is not available for American Express Charge Cards, Corporate and Network Cards.
- This 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](http://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.
- Interest rate for Point of Sale for all merchants will be 14% per annum on 3, 6, 9, 12 months and 15% per annum on 18 and 24 months EMI tenure. 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® 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.

**Yatra Offer details:**

**Offer Duration** – This offer is valid on everyday from 10<sup>th</sup> December 2025 to 25<sup>th</sup> December 2025 (Both days included).

**Offer Construct:**

Category	Discount Offer	Maximum Discount during the offer period	Minimum Order Value per transaction
Domestic Flights	15% Discount , Up to ₹ 2,400/-	₹ 17,500	₹ 10,000
International Flights	15% Discount , Up to ₹ 10,000/-	₹ 25,000	₹ 25,000
–Domestic Hotels	25% Discount , Up to ₹ 10,000/-	₹ 15,000	₹ 10,000

**Terms and conditions:**

To avail the discount, Cardmember needs to apply promo code **“AMEXFESTEMI”** at the time of payment.

**Steps to avail the offer:**

- A. Cardmember will choose from the eligible category (as stated above).
- B. Cardmember will select/type **“AMEXFESTEMI”** as a promo code where the promocode AMEXFESTEMI is visible at the checkout page
- C. Cardmember will fill traveler details and choose Ancillary (additional details), if required.
- D. At payment page, Cardmember will choose **"Interest Free EMI"** and choose American Express as issuer.
- E. Cardmember will choose tenure.
- F. Cardmember will fill Card details and will pay.
- G. Cardmember will be charged EMI processing fee as per Terms and Conditions click [here](#).

- The offer is valid on Yatra's [Website](#) (Link will redirect to third party website) and Yatra Mobile Application.
- The offer can be availed multiple times using eligible American Express Credit Cards.
- Partial Payments are not allowed.
- The offer cannot be clubbed with hotels and flights in a single transaction.
- The offer is applicable on normal EMI transactions for 3,6,9 or 12 months EMI tenures only.
- The offer is also applicable on No Cost EMI transactions for 3 and 6 months EMI tenure for domestic hotels and 3 months for domestic and international flights.
- 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.
- The offer is also applicable on Supplementary Cards individually.
- The offer is not applicable for Cardmembers redirected from any affiliate channels i.e., in case any Cardmember is getting redirected from any third-party website to Yatra, the offer will not be valid.
- This offer is valid only on select domestic hotels, select domestic flights and select international flights where the promocode **AMEXFESTEMI** is visible at the checkout page.
- The discount will be valid on the price including taxes for all the respective category i.e., Domestic Flights, International Flights & Domestic Hotels. This offer from Yatra and American Express is open to all residents of India holding American Express Credit Card. The discount can be availed by the Cardmembers making purchase only through their eligible American Express Credit Card on Yatra. Booking needs to be done within the offer period. Travel or stay could be for later date.
- There are no blackout dates under this offer.
- In case of full/partial cancellation, Yatra's offer stand void and Cardmember will not be eligible for the discount. Yatra will refund the amount after adjusting any applicable charges and penalties. Please refer to the merchant's cancellation and amendment policy on <https://www.yatra.com/online/terms-of-service.html> (Link will redirect to third party website) for information on applicable charges.
- Discount will not be valid on cancelled tickets/bookings or for charge back transactions.
- This offer is not valid for travel agents. Yatra and American Express reserves the right to recover the discount amount if such a case is brought or comes to Yatra notice.

- All tickets and bookings will be subject to availability at the time of booking and will be governed by the standard airline/ hotel terms and conditions.
- Yatra and American Express Bank reserves the right to recover the discount amount or cancel the booking if such a case is brought or comes to Yatra's notice.
- Discount provided under the offer cannot be clubbed with any other offer /gift card/Voucher extended by Yatra or American Express as part of any other arrangement.
- Pictures of products shown in the communication sent to the Cardmember either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products.
- By availing this offer, it is deemed that the customer has agreed to all the terms & conditions mentioned herein.
- Yatra and/or American Express reserve the right to modify, withdraw, or change any of the terms and conditions applicable to these programs/offer without prior notice.
- Any disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts at Delhi, India only.
- Cardmember can contact to American Express customer care for any queries within 120 days of offer end date.