



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., India. The offer is applicable to the Cardmembers holding below Card(s):

- The American Express SmartEarn® 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 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.

- 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 90 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 transactions i.e. 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 i.e. 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.

IFB EMI Offer Construct.

- Up to 20% instant discount/cashback on EMI transactions completed on Pine Labs Terminals.
- Maximum instant discount/cashback amount is ₹9,000 per transaction.
- Offer valid from 1st January 2026 to 31st March 2026 (both days included).
- Cashback or instant discount is basis the arrangement between the payment terminal and the merchant outlet.
- Cardmember must check at the outlet if the outlet is providing an instant discount or cashback.
- Offer is applicable on select products. Click [here](#) for product list, applicable instant discount/cashback, applicable EMI tenure, minimum transaction amount to avail the offer.
- 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](#).
- Offer is applicable on No Cost EMI for 3-,12-, 18- or 24-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 is also applicable on Low-Cost EMI for 6- or 9-months tenure. Cardmembers can check product wise applicable tenures in the [product list](#).
- For Low-Cost EMI, American Express will charge full interest along with GST/taxes and processing fees as applicable from the Cardmember, However, part of the interest will be covered by Merchant/Seller/ Brand. This benefit will be given to Cardmember either as an instant discount at the time of purchase or as a Cashback to Cardmember's account within 90 days of transaction. Hence, effectively for Cardmember, it would be Low-Cost EMI (amount equivalent to total interest minus the interest rate covered by Merchant/Seller). Please refer to Product list to check on the effective interest rate covered by Merchant/Seller for Low-Cost EMI.
- Cardmember needs to call out the offer at the time of payment and complete the transaction using EMI as a payment option on Pine Labs terminal using an eligible American Express® Credit Card to avail the offer.
- Offer can be availed once per card per calendar month during the offer period.
- 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.
- 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.
- Cardmembers would need to contact the outlet to see the eligible products and/or cashback/instant discount amount.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no blackout date under this offer.
- Offer cannot be clubbed with any other ongoing offer.
- The offer is applicable on both Basic and Supplementary Cards individually.
- In case of any queries, the Cardmember can contact American Express Customer Care at the number provided on the back of their card within 90 days of the offer end date.

- The discount will be applied on final bill amount with EMI transaction inclusive all taxes and exclusive of delivery charges.
- Cancellation/Return/Exchange policy may apply as per merchant partner. Cardmembers are advised to check with the merchant on their cancellation/return/exchange policy.