



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 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.
- 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, the Cardmember can contact American Express. Queries related to the offer will be entertained only till 90 days from offer end date. The Cardmember can reach out at the number mentioned on the back of the card.
- 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.

MakeMyTrip Offer details:

Offer Construct: Get up to 27.5% instant discount with EMI transactions done on MakeMyTrip [Website](#), [mobile site](#) (By clicking on the link, you will be redirected to a third-party website) and mobile application ([Android](#) & [iOS](#)).

Offer Date: The offer is valid every Thursday from 26th February 2026 to 27th August 2026 (both days included) between 0000 hours to 23:59 hours.

Please refer to the below table for detailed offer construct:

Coupon code	Category	Minimum Booking Amount	Offer	Maximum discount	Interest free EMI tenures	Booking channels
AMEXEMI	Domestic Flights	INR 7,500	10% Instant Discount	INR 2,000	3 or 6 months	Website , mobile site and mobile app (Android & iOS) only
AMEXEMI	Domestic Hotels	INR 8,000	15% Instant Discount	INR 5,000		
AMEXINTEMI	International Flights	INR 15,000	10% Instant Discount	INR 6,000		
AMEXINTEMI	International Hotels	INR 20,000	15% instant discount on select	INR 20,000		
			10% instant discount on select			
AMEXEMI	Holidays	INR 40,000	Upto 20% off on Holidays, Additional 7.5% off with AmEx Credit Card EMI	INR 35,000		
AMEXEMI	Tours & Attractions	INR 6000	12% instant Discount	INR 1500		

What do you get?

- The Cardmember will get instant discount as per above table and interest free 3 or 6-months EMI tenure on EMI transactions using eligible American Express Credit Card.
- The Cardmember will get instant discount as per above table on 9- or 12-months normal EMI tenure on using eligible American Express Credit Card.

How do you get it?

- To avail the offer, Cardmember must enter/select Coupon code as mentioned in the table above, in the E-Coupon field (Have a Coupon Code)
- Cardmember needs to pay using EMI option available on American Express Credit Cards on MakeMyTrip.
- The offer cannot be clubbed with any other deal code running on MakeMyTrip.
- The offer is valid for 1 booking per card per category per month during the offer period.

What else do you need to know?

- The offer is valid only on American Express Credit Card EMI bookings.

- The offer is applicable on one way or round-trip flights.
- The offer is NOT applicable on transaction made partially or completely using Gift Cards.
- The offer is not applicable on payments made through My Wallet (MakeMyTrip Wallet - bonus amount), 3rd party wallets, Pay Pal and Gift Cards.
- In case there is more than one offer available simultaneously from a Bank, no two offers can be combined by the Cardmember.
- There is no black out date under this offer.
- For Flights, Instant discount will be calculated on the booking amount (excluding convenience fee and any ancillaries purchased e.g.: meals, insurance) and taxes.
- For Hotels, Holidays and Tours & Attractions discount will be calculated on the booking amount excluding taxes.
- For holidays, Instant discount is calculated on base fare (excluding ancillaries, insurance, convenience fees)
- This offer is not valid on multi-city flights. These flights are booked through multi-city tab on website.
- This offer is valid on domestic and international flight bookings originating from India.
- There are no exclusions for Tours and Attractions.
- The offer not valid on "Pay at Hotel" bookings.
- The offer is valid on select hotels. This offer is valid only on select hotels where the respective promocode is visible at the checkout page.

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 at the time of transaction equivalent to the interest chargeable. Hence, effectively for Cardmember it would be a No Cost EMI.
- EMI Processing fee levied by bank is not covered under Interest free EMI 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.
- Interest Free EMI can be availed on 3- & 6-months tenure for Flights, Hotels, Holidays and Tours & Attractions.
- In Interest Free EMI, monthly instalment = Total product price / EMI tenure in months.
- In Interest Free EMI, The interest charged by the bank will be offered in the form of cashback by MakeMyTrip, effectively making it no effective interest.
- For e.g.:
 - 1) You pay Rs. 30,000 for your ticket using Interest Free EMI offer for 3 months, your card will be blocked for Rs. 30,000 at MakeMyTrip.
 - 2) Your bank will convert this to EMI within 7-10 days.
 - 3) Discount equal to the 3 months interest amount (Rs. 702) will be adjusted to the final payable amount. This reduces a loan of Rs. 30,702 (principal + interest) to a loan of Rs. 30,000.
 - 4) You will be charged GST of Rs. 126.36 applicable on interest amount of Rs. 702 by the bank. The total cost to the cardholder would be Rs. 30,126.36 (Ticket price+ GST).
- The Cashback under Interest Free EMI on credit card payment option is being offered exclusively by MMT and does not amount to EMI/interest waiver extended by the bank.

- Cardholder will need to pay applicable EMI and interest on total value of the order at the time of payment in accordance with the terms applicable to the credit card.

Conditions in case of cancellation

- In case of partial/full cancellation the offer stands void and Cardmember will not be eligible for discount. Cardmember must refer to cancellation policy at the time of booking.
- If the Cardmember cancels the travel service purchase, MakeMyTrip will deduct cancellation charges from the refund amount.
- If there is any rescheduling or cancellation, Cardmember must bear the fare difference (regardless of whether the component is in the base fare or in tax + surcharge) and other rescheduling/cancellation fees.

Other Terms and Conditions

- This offer cannot be clubbed with any other offer from MakeMyTrip.
- MakeMyTrip 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, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- For any card related claims, the Cardmember shall approach the Bank and MakeMyTrip shall not entertain any such claims.
- MakeMyTrip is the sole authority for interpretation of these terms.
- MakeMyTrip shall not be liable for any loss or damage arising due to any force majeure event(s).
- In the event of any misuse or abuse of the offer by the Cardmember or travel agent, MakeMyTrip reserves the right to deny the offer or cancel the booking.
- In no event the entire liability of MakeMyTrip under this offer shall exceed the amount of promotional discount under this offer.
- MakeMyTrip shall not be liable to for any indirect, punitive, special, incidental, or consequential damage arising out of or in connection with the offer.
- Disputes, if any, arising out of or in connection with this offer shall be subject to the exclusive jurisdiction of the competent courts in Delhi.
- [User Agreement and Privacy Policy](#) (By clicking on the link, you will be redirected to a third-party website) at MakeMyTrip website shall apply.
- Cardmember's, who are Travel Agents by occupation, are barred from making bookings for their Cardmember's and MakeMyTrip reserves the right to deny the offer against such bookings or to cancel such bookings. For such cases, MakeMyTrip shall not refund the booking amount.
- Booking needs to be done within the offer period. Travel or stay could be for later date.