

American Express® 30% Membership Rewards Points Back Offer

TERMS & CONDITIONS

1. “American Express® Membership Rewards Points Back Offer” herein after referred as (“Offer”) is open to select American Express Cardmembers whose accounts are valid and in good standing. An American Express Cardmember for the purpose of this Offer means a person holding an American Express® Centurion Card, American Express® Platinum Card, American Express® Platinum ReserveSM Credit Card, American Express® Gold Card, American Express® SmartEarnTM Credit Card, American Express Membership Rewards® Credit Card and American Express Platinum Travel Credit Card.
2. A Cardmember is eligible for this Offer only if he/she has received a communication about this Offer for a specific Card, directly from American Express through an email only. The Offer is valid only on those American Express Cards whose last 5 digits of the Card number have been mentioned in the offer email communication. In case a Cardmember has not received any direct communication from American Express but redeems Membership Rewards points on his/her American Express Card, the Cardmember would not be eligible for benefits under this Offer.
3. The offer is valid from 27 August 2025 00:00 hours till 15 November 2025 11:59 hours (inclusive of both days), hereafter referred to as “Offer Period” on SafeKey, Retail stores, cover card charges and [American Express Travel website](#).
4. Cardmembers will get 30% Membership Rewards Points back for redemptions done via below channels only:
 - a. **SafeKey Transactions** - While making payment(s) to any online merchants, a ‘SafeKey’ screen appears where you may select 'Use Pay with Points' option to pay for your charges.
 - b. **Select & Redeem (Cover Your Card Charges)** – This gives you the freedom to pay for almost any transaction on your Card statement with your Points.
 - c. **American Express Travel website (Flight and Hotel bookings only)** - Cardmember may select 'Use Pay with Points' option to pay for their bookings. Platinum Travel Credit Cardmembers are not eligible for 30% Membership Rewards points back offer for these redemptions.
 - d. **Pay with Points at retail stores.**
5. Membership Rewards points that are redeemed for any other options in the Membership Rewards Catalogue would not be eligible to receive benefits under this offer.
6. Cardmembers can earn up to a maximum of 100,000 Membership Rewards® Points during the offer period. This translates to a maximum redemption of ~333,333 Membership Rewards® Points which would be eligible to receive offer benefit ($333,333 * 30\% = \sim 100,000$ Points)
7. In case the Cardmember holds and qualifies on more than one eligible American Express® Card, the Cardmember can earn a maximum of 100,000 Membership Rewards points across all eligible Cards combined during the offer period.

8. Cardmember must redeem a minimum of 1,000 Membership Rewards points at one time for each redemption process.
9. Eligible Membership Rewards® Points as Points Back (*offer benefit*) will be credited by 31 January 2026.
10. Any redemptions done after 15 November 2025 will not be eligible for the offer.
11. American Express® reserves the right to withdraw or change any terms of the offer at its sole discretion and without notice.
12. If for any reason a redemption transaction is not successful/points are reversed into the Cardmember's account, American Express will not be responsible for providing the Offer benefit. 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.
13. In case the Eligible Card account is cancelled before the Membership Rewards Points (offer benefit) are credited, Cardmember will not be eligible for the offer benefit.
14. Membership Rewards terms and conditions will be applicable. To view the same, please click [here](#).
15. Cardmembers can raise queries pertaining to non-fulfillment of the offer to American Express till 15 March 2026.