



American Express® Post purchase EMI—Offer Terms & Conditions

This offer is open to select American Express Credit Cardmembers who have received the offer directly from American Express Banking Corp. on their registered email and 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 select Cardmembers holding below Cards only:

- **The American Express Platinum Reserve Credit Card**

- **The American Express Platinum Travel Credit Card**

- The offer is not available for American Express Charge Cards, Co-Brand Cards, Corporate and Network Cards.
- Offer is valid from 7 May 2025 till 30 June 2025 (both days included).
- The offer is: During the offer period, Cardmembers who convert any eligible transaction of Rs. 50,000 or more into EMI (post purchase) using [online EMI link](#) will get a gift box which has specially curated merchandise from Drakensberg and processing fee waiver up to Rs. 1,750.
- Drakensberg gift box will be sent within 120 days from the offer end date (i.e. 30 June 2025) on the Cardmember's registered address. American Express will not dispatch the merchandise on any other address other than the Cardmember's registered address. Please ensure your registered address is updated with American Express.
- Cardmember will be charged 2% processing fee along with GST on converting any eligible transaction of Rs. 50,000 or more into EMI (post purchase) using [online EMI link](#). Processing fee is charged on principal amount. However, processing fee up to Rs. 1,750 excluding GST will get reversed within 120 days from the offer end date and will appear as statement credit. GST will be not reversed.
- The Offer is applicable for only select American Express Cardmembers. A Cardmember is eligible for this Offer only if he/she has received an Offer communication directly from American Express through any of its channels. In case a Cardmember did not receive any direct Offer communication from American Express but converts a transaction into EMI on their American Express Credit Card, the Card account will not be eligible for the Offer benefit.
- Transaction taken before the offer start date or during the offer period would be eligible if the transaction is opted for EMI conversion (using the [Online EMI link](#)) within the offer period. However, the transaction should not be older than 12 days from the offer start date i.e., EMI request placed for transaction taken before 26 April 2025 will not be eligible in this offer.
- Offer is valid for EMI converted for 3, 6, 9, 12, 18 & 24 months tenure. Applicable rate of interest of 16% per annum. Cardmember will be charged 2% processing fee along with GST on the conversion amount.
- It is mandatory for the Cardmembers to opt for EMI conversion using the [Online EMI link](#) within the offer period. EMI request placed through SMS, Email, Call/Chat will not be eligible for this offer.

- Cardmembers will only be eligible for the gift box and processing fee waiver, provided below conditions are met:
 - Transaction (being converted to EMI) is of value of Rs. 50,000 and above.
 - Transaction (being converted to EMI) is not older than 12 days from the offer start date.
 - EMI conversion is being opted using the [Online EMI link](#) within the offer period.
 - Transaction is successfully converted to EMI.
- Any eligible EMI transaction foreclosed before the offer fulfilment will not be eligible for the benefit.
- Final eligibility check done prior to fulfilment, taking into consideration above clauses, shall be binding on the Cardmember.
- In case of foreclosure of an EMI transaction, a one-time fee of 3% + taxes on the outstanding balance will be applied.
- In case the Cardmember qualifies for more than one EMI conversion request on one American Express Card account, the Cardmember will receive only 1 gift box and will get total waiver up to Rs. 1,750.
- If for any reason EMI conversion is not successful, American Express will not be responsible for providing the Offer benefits. 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.
- Eligible transaction taken on the Supplementary Card(s) (*issued on eligible American Express Credit Card*) and converted into EMI (using the [Online EMI link](#)) within the offer period will also be eligible for this offer.
- To know more about rates and other EMI terms and conditions, please click [here](#).
- In case the Card account is cancelled before offer fulfillment, Cardmember will not be eligible for the benefit.
- 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 transaction(s) prohibited under law cannot be converted into EMI.
- Cardmember can, at any point in time, avail up to six transactions for conversion into EMI, subject to availability of credit limit.
- In case the offer is extended, the new offer end date will be considered for delivery timelines.
- In case the Cardmember has shifted from registered address, they need to ensure that their primary address is updated with American Express before availing this offer.
- If the Cardmembers choose to update the registered address, the below conditions apply –
 1. They will need to update their address by submitting a certified copy of any one Officially Valid Document (OVD) to American Express before offer end date to claim this offer.

2. They may send the certified copy of the Officially Valid Document (OVD) from their registered email ID to addresschange@aexp.com or, they can also share the Officially Valid Document (OVD) via post/courier to:

American Express Banking Corp.

DLF Cyber City, DLF Building No - 8, Tower - C,

DLF City Phase – II, Gurgaon – 122002 3.

3. Please click [here](#) for more information.

- In case of any query, Cardmember can call at the number given at the back of their Card or log in and chat with us via the American Express App. Queries related to the offer will be entertained only till 28 November 2025.
- 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 with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. American Express shall have no liability whatsoever with regard to 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 full to the American Express 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 in the state of Delhi only.