



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.

Sony EMI Offer Construct

- Get up to 10% instant discount/cashback on EMI transactions done on Pine Labs and Paytm terminals.
- Maximum instant discount/cashback amount differ as per product. To check the eligible products, eligible instant discount/cashback amount and the eligible EMI tenure (Low-Cost EMI), click [here](#) .
- Minimum transaction amount will differ as per product. To check the minimum transaction amount for eligible product(s),click [here](#).
- Offer is valid from 1st December 2025 to 31st December 2025 (both days included). For select product(s), the offer period may differ. Cardmembers are advised to check the [product list](#) for more details.
- Offer is applicable at participating Sony outlets & Multi Brand outlets where Pine Labs and/or Paytm terminal is installed, and eligible product(s) is/are available. To know the participating outlets, click [here](#).
- The offer is applicable on Low Cost EMI on Select products for 3-, 6-, 9-, 12- or 18- months tenures. Cardmembers are advised to check the [product list](#) for more details.
- 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. 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 the [Product list](#) to check on the effective interest rate covered by Merchant/Seller for Low-Cost EMI.
- Cashback/instant discount will be eligible only if the transaction is done using EMI as a payment option on Pine Labs or Paytm terminal through eligible American Express® Credit Cards.
- Offer can be availed once per card per aggregator (once on PineLabs and once on Paytm) per calendar month during the offer period
- The offer is applicable only on purchase of one eligible product/combo as per product list meeting minimum transaction value on a single bill.
- Instant discount will be provided immediately at the time of the transaction and cashback will be provided within 90 days from the transaction date.
- 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.
- Offer is applicable only when the offer is printed on the charge slip of the transaction.
- There is no blackout date under this offer.
- This offer is applicable only on EMI transactions at [participating outlets](#) .
- This offer cannot be clubbed with any other ongoing offer/promotions at the outlet.
- This offer is applicable on both Basic and Supplementary Card individually.
- The discount will be applied on the final bill amount inclusive of all taxes.

- In case of any queries, Cardmember can contact American Express customer care within 90 days of the offer end ie, March 31, 2026.
- Cardmembers are advised to keep the transaction receipt for non-fulfillment concerns.
- Cancellation/Return/Exchange policy may apply as per merchant partner. Cardmembers are advised to check with the merchant on their cancellation/return/exchange policy.