

American Express® Terms and 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 from time to time. 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.

Tata CLiQ Luxury EMI Offer - Terms and Conditions

Offer Period: 15th October till 31st December 2025 (both days included)

Offer Construct: 10% instant discount on select products at TATA CLiQ Luxury.

Minimum Transaction Value: INR 20,000

Maximum Discount: INR 5,000 on EMI purchases made on American Express Credit Cards.

Coupon Code: TCLAMEXEMI

- This offer is valid once per card per month during the offer period.
- This offer is valid on select products only where the offer is visible in offers section at the product page. Cardholders are required to check the product page of the product(s) if the offer is valid for that product.
- The offer is valid on Tata CLiQ Luxury [Website](#) (Clicking on the link will redirect you to 3rd party website), Mobile App and Mobile Site.
- The offer is also valid on Supplementary Cards individually.
- The offer is valid on EMI tenures of 3-, 6-, 9- or 12- months.
- There are no blackout dates during the offer period.
- The discount is on amount exclusive of taxes and delivery charges.
- EMI will be converted on the final payable amount after eligible discount is applied.
- The offer cannot be combined with any other offer/promotion running on the site.
- Cardmember can visit homepage & product detail page where he/she can check for offers without login but for placing order he/she needs to register and proceed.
- To avail the instant discount the total payment of the transaction needs to be made using an eligible American Express Credit Card.
- The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code but before availing discounts under this Offer. In case CLiQ Cash, NeuCoin or other similar instrument is being used to make a partial payment, Net Cart Value will be calculated after reducing the amount being paid by using CLiQ Cash, NeuCoin or another similar instrument.
- Exclusions are as –
 - Offer is not valid on Tata CLiQ Gift Cards, Apple, Samsung, and other electronic products, Public Clothing Pvt Ltd (Mulmul), House of Anita Dongre (Anita Dongre and Anita Dongre Grassroot), Ochre and Black Pvt Ltd, House of Toramally, Lacoste, Choupette. Lladro, Neutriderm, Zoya, ForeverMarks, Balmain, Rado, Movado, Tissot, Longines, MVMT, Calvin Klein, Omega, Rolex, Cartier, Bvlgari, PIAGET, IWC Schaffhausen, Jaeger LeCoultre, Roger Dubuis, Panerai, Breitling, Tag Heuer, Chopard, CALVIN KLEIN, SCUDERIA FERRARI, Sabyasachi, CLiQ Fashion and CLiQ Palette.
- Tata UniStore Limited reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw this offer at any time at its sole discretion.
- Tata UniStore Limited reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated.

- The discount offered will under no circumstances be settled in cash.
- Cardmembers can call Tata CLiQ Luxury at 022-68078282 between 9 am to 7 pm (All Days). The query will be resolved withing 3 to 5 working days from the day the query is raised. The last date to raise any offer related queries is 31st December 2025.
- Product warranty will be regulated by the Terms and Conditions mentioned on the Warranty Card of respective product/manufacturer.
- Any query regarding the offer will be entertained only in the offer duration. No correspondence on the same will be entertained after the date from any person(s).
- Pictorial representation of product(s) in communication(s) sent to the customers is purely representational. None of the Parties under any circumstance(s) will be responsible to the same.
- In case of full cancellation of the order, the customer will not qualify for the offer. In case of partial cancellation of the order, the customer will qualify for the offer only based on the net amount payable.
- In case of any disputes, the decision of Tata UniStore Limited will be final and binding.
- Product(s) offered are subject to availability by the participating seller(s) on the Tata UniStore Limited platform.
- This Offer is valid only in India.

Steps to Avail the EMI offer:

- Login to Tata CLiQ Luxury [Website](#) (Clicking on the link will redirect you to 3rd party website), Mobile site or Tata CLiQ App
- Add eligible products to cart, go to cart and apply **TCLAMEXEMI** from “Applicable coupons”.
- Click Proceed to Checkout.
- Click on checkout and Select EMI (Easy Instalments)
- Choose American Express and select eligible Tenure (Months) and make payment using an eligible American Express Credit Card.