



American Express® Terms and Conditions

- This Offer is open to only American Express Centurion, American Express Platinum, and American Express Platinum Reserve Credit 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, or American Express® Platinum ReserveSM Credit Card issued by American Express Banking Corp. in India.
- The Offer is not valid for any American Express Corporate Cards issued by American Express Banking Corp. in India.
- The offer is not valid for Cards issued by a third party bearing the name or trademark or service mark or logo of American Express ("Network Cards") issued in India.
- In case the Card account is cancelled before the time of offer fulfilment, Cardmember will not be eligible for the offer benefit.
- The offer in this program will be fulfilled by American Express.
- 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 only responsible for the crediting of the Membership Rewards® Points into the linked Card account. The redemption is not limited or cannot be held against American Express.
- American Express reserves the right at any time without prior notice to add/ alter/ modify/ change all of these Terms & Conditions or to replace wholly, or in part, the Offer by other Offers, whether similar to this Offer or not, or to withdraw it altogether.
- This program is being offered by the participating service establishment only and shall be valid for the period mentioned in the offer.
- 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 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 Offer shall in any way waive or amend any of the terms and conditions of the existing Cardmember agreement with the Card issuer.
- 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.

RewardXcelerator Terms and Conditions

Promotional Offer:

Offer 1: Get 20X* Membership Rewards Points on each spend on your card at participating merchants.

- Centurion Card: Cardmember will receive 6 Membership Rewards points (*Standard American Express Membership Rewards*) and additional 114 Bonus Membership Rewards points for every INR 200 Spent on Centurion Card.
- Platinum Card: Cardmember will receive 1 Membership Rewards point (*Standard American Express Membership Rewards*) and additional 19 Bonus Membership Rewards points for every INR 40 Spent on Platinum Card.

Offer 2: Get 10X* Membership Rewards Points on each spend on your card at participating merchants.

- Centurion Card: Cardmember will receive 6 Membership Rewards points (*Standard American Express Membership Rewards*) and additional 54 Bonus Membership Rewards points for every INR 200 Spent on Centurion Card.
- Platinum Card: Cardmember will receive 1 Membership Rewards point (*Standard American Express Membership Rewards*) and additional 9 Bonus Membership Rewards points for every INR 40 Spent on Platinum Card.

- **Eligible Cards:** American Express Centurion and Platinum Cards only
- **Validity:** This offer is valid from 6th December 2023 – 31st January 2026 (both days included)

Offer 3: Get 5X* Membership Rewards Points on each spend on your card at participating merchants.

- American Express® Platinum ReserveSM Credit Card: Cardmember will receive 1 Membership Rewards point (*Standard American Express Membership Rewards*) and additional 4 Bonus Membership Rewards points for every INR 50 Spent on American Express® Platinum ReserveSM Credit Card.
- **Eligible Cards:** American Express® Platinum ReserveSM Credit Cards only
- **Validity:** This offer is valid from 9th November 2024 – 31st January 2026 (both days included)

The above-mentioned Bonus Membership Rewards Points is for illustration purposes only.

Steps to avail the offer:

- The Cardmember transacts on their eligible American Express Card and with participating merchants to make a purchase during offer period.
- The Standard and Bonus Membership Rewards® Points will get credited to Cardmember's account by American Express as per regular American Express process.

- Please refer to the landing page mentioned below for details of the participating partners and fulfilment:
<https://www.americanexpress.com/en-in/benefits/rewards/reward-xcelerator/index.html>
- The offer will be applicable on the transactions taken only on the listed official partner website or the store.

Offer Terms and Conditions:

1. There is no minimum spend required to be eligible for/avail the offer.
2. There is no maximum capping on the number of Membership Rewards points that can be earned by the Cardmember under this offer.
3. The offer can be availed multiple times during offer period.
4. The offer is also applicable on transactions taken with Supplementary Card(s).
5. Offer is not applicable on EMI transactions.
6. Standard and additional Membership Rewards points are awarded to the Basic Card Account only. Eligible spending made on all Supplementary Card(s) will be considered as the cumulative spend of the respective Basic Card Account.
7. To qualify for the additional Membership Rewards points, the Card Account must be in good standing, not cancelled for any reasons and enrolled successfully in the American Express Membership Rewards Program.
8. Participation of additional Membership Rewards Program Partners is subject to change without prior notice to Cardmembers. Please refer [here](#) for an updated list.
9. The base Membership Rewards points earned on any transaction shall be governed by the product specific Membership Rewards construct and Membership Rewards terms and conditions. To view Membership Rewards terms and conditions, click [here](#).
10. The offer is not applicable on payments done via digital wallets.
11. Any queries pertaining to awarding the Membership Rewards Points will be entertained till 30 days from the date of transaction.
12. Refund(s)/reversal(s) initiated (during the offer period) for transactions taken prior to the offer period with participating merchants will result in reversal of Membership Rewards points as per the RewardXelerator Program's offer Earn rate (i.e., 10X or 20X).
13. In case of any queries, Cardmembers can reach out at [amex.in/contactus](#).
14. Membership Rewards points will be awarded as per regular American Express process. In case there is a refund/cancellation of the order, the Membership Rewards Points (along with additional Membership Rewards points, under this program) will be reversed back from the Cardmember's Account in future credit cycle(s).
15. The Membership Rewards points will be calculated based on transaction amount billed to eligible American Express Card.
16. The Net Cart Value is the total cart value arrived at after all applicable discounts including coupon code.
17. In an instance where the partial payment is done by the Cardmember via Membership Rewards Points / cash / wallet / any other method, the additional Membership Rewards Points will be granted only on such part of the payment which is made using an eligible American Express Card.

18. Offer can be combined with any other offer/promotion running on the partner site/store.
19. In an instance where the full payment is done by the cardmember via Membership Rewards Points, there will be no additional Membership Rewards Points extended to the card member on that transaction.
20. Any person availing this offer shall be deemed to have accepted all the terms and conditions.
21. In case the merchant accepts payments via third party establishment or aggregator or any change in the Merchant's payment acceptance or settlement process, American Express cannot guarantee the credit of Bonus Membership Rewards points on Cardmember's account.
22. There might be instances wherein the Bonus Membership Rewards points are credited late or are not credited at all and American Express shall not be held liable.
23. Product warranty will be regulated by the Terms and Conditions mentioned on the Warranty Card of respective product/manufacturer.
24. Any defects in goods or deficiency in services or any claims, issues, damages or losses arising therefrom with respect to the Product/Services shall be the sole responsibility and liability of the manufacturer/Seller or the Service Provider.
25. Pictorial representation of product(s) in communication(s) sent to the customers is purely representational.
26. American Express/ Partner reserves the right to cancel an order in case of any fraudulent activity
Upon cancellation, the order will not be reinstated.
27. It is not mandatory for the American Express cardholders to participate in the offer.
Participation in the Offer by the card holder is voluntary and free. Participation in the Offer by the Cardholder will be construed as acceptance of the Terms & Conditions of the Offer and Cardholder is advised not to participate in the Offer if such Terms & Conditions are not acceptable.
28. American Express shall determine, from time to time at its discretion, those transactions which are eligible for credit of additional Membership Rewards Points (as part of this offer) and the number of additional Membership Rewards Points which Cardmember shall earn upon completion of a successful transaction on participating merchant website/store.
29. The Offer is valid only in India.
30. American Express is neither responsible for any deliveries, refunds & exchanges and any additional costs related to deliveries, refunds, and exchange. This is to be managed between the Merchant and the Cardmember.

Merchant Terms and Conditions:

1. Any purchases of Gold & Silver coins and bars on Tata CLIQ and Tata CLIQ luxury will be excluded. These transactions will not earn bonus points.
2. The offer with Air India is applicable only on the INR transactions made with Air India official website and/or Air India mobile app and it's not valid for transactions made via travel agents,

IVR, Online Travel Agent, any Air India offline counter and/or via any other available channel(s). Transactions made on a currency other than INR will not be applicable for this program.

3. Air India Limited reserves the right to take appropriate action that it deems fit in case of any fraudulent activity including creating duplicate accounts.
4. Franchise stores of KAMA Ayurveda are not a part of the 10X RewardXcelerator offer.
5. Offer not valid on partner cafes, restaurants, hotels and other retail outlets selling Bili Hu coffees.
6. RewardXcelerator is currently not active only at the Versace Rosental (Altius) Hyderabad store.
7. Altius Luxury reserves the right to refuse Bonus MR Points, incase, a cardmember wants to combine a discount / any other promotion with this offer.
8. There are no brand/category exclusions with Kamal Watch website or the store (except Rolex) under this offer. The offer is applicable on all products available with the participating website and/or stores under this offer.
9. Rolex Watches and Accessories will be excluded from this offer.
10. Kamal Watch reserves the right to refuse Bonus MR Points, incase, a Cardmember wants to combine a discount / any other promotion with this offer.
11. Any purchases of gold coins / bars and solitaires at any of the Zoya boutiques excluded from the offer and these transactions will not earn 10X bonus points.
12. The offer is only valid at Zoya stores (as mentioned on [website](#)) and not available online.
13. Zoya reserves the right to refuse the 10X Bonus MR Points, incase, a Cardmember wants to combine a discount/any other promotion with the American Express RewardsXcelerator program.
14. Offer with Zoya will be valid till 20th April 2025.
15. Offer with DS Luxury is only valid in-stores.