

## **Terms & Conditions**

1. By submitting a pre-qualification form, I authorize American Express Banking Corp. ("AEBC") to verify information in this pre-qualification form and to receive and exchange information about me/us, including requesting reports from my Bank, consumer credit, reference schemes or credit bureaus and CIBIL. I authorize AEBC and its affiliates to contact these sources for information at any time, to use information from this prequalification form and from consumer credit reports, for marketing and administrative purpose and to share such information with each other.
2. I am aware that by authorizing American Express Banking Corp. to pull reports from credit bureaus including CIBIL for pre-qualification, there will be an impact to my Credit Score.
3. I am aware that the Pre-qualification form is not a full credit card application and does not guarantee an approval. If I am pre-qualified, I will need to submit a full application along with documentation in order for American Express to determine if I meet and satisfy American Express Banking Corp.'s current membership requirements.
4. I am aware that the pre-qualification decision based on the credit bureau report is valid only for 21 days from the date of pre-qualification. Also that if my full application details do not match the information that I've provided in the pre-qualification form, there could be an additional credit bureau pull which may impact my credit history.
5. A decline decision does not mean negative credit feedback. It only means that the feedback received from Credit Bureau of India Ltd. (CIBIL) does not meet our minimum credit criteria. You could obtain a personal copy of your Credit Bureau Report by approaching Credit Information Bureau (India) Ltd (Contact details mentioned below). For details please refer to the section 'Access your CIBIL Credit Report' on their website [www.cibil.com](http://www.cibil.com). If you have any questions regarding the decision, please contact us at [prequal@aexp.com](mailto:prequal@aexp.com)

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