



American Express® General Terms & Conditions

1. 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 regards to the quality of goods/services availed shall be taken up with the service establishment directly. American Express shall have no liability whatsoever with regards to the same.
2. 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.
3. 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.
4. 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.
5. American Express Cards are currently issued to residents of Delhi/NCR, Mumbai, Bangalore, Chennai, Pune, Hyderabad, Jaipur, Indore, Coimbatore, Chandigarh, Kolkata, Ahmedabad, Surat, Vadodara, Bhopal, Ernakulam, Vijayawada, Nashik, Ludhiana, Mysore, Nagpur, Trivandrum, Lucknow, subject to conditions.
6. The American Express Card will be issued to at the sole discretion of American Express and that it is subject to its processing criteria. American Express reserves the right to decline any application
7. For Most Important Terms and Conditions (MITC), please visit
<https://www.americanexpress.com/in/mitc>
8. In case of queries regarding the campaign, contact supportacquisitions@aexp.com

First Year Fee NIL Terms and Condition

1. This offer will Valid from 05th March 2021 to 05th June 2021.



2. This offer is only valid on SECC
3. The American Express Card will be issued to at the sole discretion of American Express and that it is subject to its processing criteria. American Express reserves the right to decline any application.
4. Offer cannot be redeemed in cash or any other form.
5. For Most Important Terms and Conditions (MITC), please visit <https://www.americanexpress.com/in/mitc>
6. In case of queries regarding the campaign, kindly contact supportacquisitions@aexp.com
7. This is an online only offer. To avail this offer, the prospect must apply , American Express SmartEarn™ Credit Card through the unique link (listed below) included in the communication <https://mediacampaigns.americanexpress.com/TwoStageForm/SmartEarnCreditCard/SE1>
8. Welcome gifts are not applicable which are otherwise available to customers irrespective of a reference being made to such a gift in any of the collaterals or the terms / conditions as available.
9. Renewal fee of SmartEarn card from 2nd year onwards would be INR 495 plus taxes.
10. From the second year onwards, Cardmember will get the full Renewal fee waiver on eligible spends of Rs. 40,000 and above in the previous Cardmembership year. Eligible spends does not include Cash Advances, Express Cash transactions, drafts made from the Account, Balance Transfers and fees.

In case of an existing American Express Cardmember following will apply:

- Only fee paying cards (Platinum Reserve/ Platinum Travel/MRCC), can be sourced under this offer
- Income eligibility is >= 10 Lacs per annum (on the first card). In case on income waiver, declared income will be considered for eligibility.