

Offer construct

- 7.5% cashback/instant discount on EMI transactions at participating merchants done on Pine Labs terminals.
- Instant discount only applicable with Reliance Digital.
- Minimum transaction amount ₹ 20,000.
- Maximum Cashback/instant discount amount ₹ 5,000.
- Offer period 2 October 2021 to 31 December 2021.
- Cashback/instant discount will be eligible only if the transaction is done on Pine Labs Terminals through American Express® Credit Cards.
- Offer can be availed 15 times per Card during the offer period.
- Offer also applicable on Supplementary Cards.
- Eligible EMI Tenure: 3,6,9,12,18,24 months only.
- Cashback will be credited within 120 days from the date of transaction for all participating merchants/outlets except Reliance Digital. Cardmembers will be given instant discount at Reliance Digital for eligible EMI transaction.
- Offer is applicable on Bank EMI transactions only.
- EMI needs to be active till the fulfilment date for cardmembers to be eligible for the offer benefits.

Following is the list of merchants where this offer is applicable:

- Reliance Digital • Croma • Vijay Sales • Girias • Poorvika Mobiles • Sargam Electronics • Vasanth and Co. • Kohinoor Electronics • Viveks • Pai International • Sangeetha Mobiles • Adishwar Indi • Kaya Skin clinic

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. The offer is applicable to the Cardmembers holding the following Cards:

- The American Express Smart Earn Credit Card
- The American Express Air India Credit Card
- The American Express Gold Credit Card
- The American Express MakeMyTrip Credit Card
- The American Express PAYBACK Credit Card
- The American Express Platinum Reserve Credit Card
- The American Express Platinum Travel Credit Card
- The American Express Rewards Credit Card
- The Jet Airways American Express Platinum Credit Card

- The offer is not available for American Express® Charge Cards, Corporate and Network Cards.
- The offer in this program will be fulfilled at the merchant's end only.
- The offer is valid on the 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 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 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 in the state 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 tenure valid for the offer are 3, 6, 9, 12, 18 and 24 month only.
- EMI conversion done post making the purchase will not be eligible for this offer.
- Eligible transactions taken on the Supplementary Card and converted into EMI tenure as listed above will also be eligible for this offer.
- For detailed offer on American Express EMI, please visit www.amex.co/emi
- To view the EMI Terms & Conditions click here:
- <https://www.americanexpress.com/en-in/benefits/emi/terms-and-conditions/index.html>
- Cardmembers can, at any point in time, avail up to six transactions for conversion into EMI, subject to availability of their credit limit.
- In case of any query, Cardmember can contact American Express®. Queries related to the offer will be entertained only till 120 days from the 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.
- Effective March 15, 2020, you will no longer earn Membership Reward® points on EMI conversions at POS (Point of Sale). The Point-of-Sale transactions include both Offline transactions (Point of Sale transaction at a merchant's store, i.e., physical use of Card at store). For example, EMI conversion at Croma, Reliance digital etc., and Online transactions (Point of Sale transaction from a Merchant's website (use of Card online). For example: EMI conversion options on Flipkart.com, 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
- 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.