



P2S Offer- American Express® Terms and Conditions

- The Offer is open to only select American Express Cardmembers whose accounts are valid and in good standing. An American Express Cardmember for the purpose of this offer means a person holding a personal card issued by American Express Banking Corp. in India.
- Only Cardmembers who are given this offer and have explicitly agreed to accepting this offer over American Express's recorded telephonic line are eligible for this offer.
- This offer is only valid for the period stipulated over American Express's recorded telephonic line. This offer cannot be extended to next membership year(s).
- Cardmembers are required to pay the Annual Fees as per Statement Due Date. Post completing the spend target shared over American Express's recorded telephonic line, Annual Fee will be reversed on the account.
- The start date to calculate the period would be considered as the date the Cardmember accepted the offer on American Express's recorded telephonic line. Cardmembers are required to spend the amount stipulated over American Express's recorded telephonic line. Cardmembers who do not meet the conditions on the spend amount and period in which the spends must be achieved, would not be eligible for Annual fee reversal under this offer.
- Annual Fee reversal under this offer would be provided within 30 days from the date of completion of the spend target, provided cardmembers meet the conditions on the spend amount and period in which the spends must be achieved.
- No exceptions to the above conditions would be entertained and American Express would reserve the right to change this offer and the terms related to this offer at any time and without notice.
- Nothing expressed or implied in this offer shall in any way waive or amend any of the terms and conditions of the existing Cardmember agreement with the Card issuer.
- Spends on the Supplementary Card(s) will be accounted under the Basic Card only.
- Only Cardmember initiated purchases will qualify as eligible spend for this offer. Charges including but not limited to cash advance and fees (such as surcharge or transaction fee, financial charges, over limit charges or delinquent charges) will not be part of the eligible spend.
- Transaction(s) taken and converted into EMI will also be considered as eligible spend under this offer.
- Instalment amounts billed for existing EMI(s) (transactions converted to EMI prior to accepting this offer) will not be considered as eligible spend under this offer.
- Spends (Net of reversals and cashbacks) initiated on the eligible American Express® Card from the date of accepting the offer till offer end date will be eligible under the Offer.
- Spends, cashbacks and reversals will be considered based on the transaction initiation date.
- For spends, Initiated date will be the date when a transaction has been taken with the merchant.
- For Reversals & Cashbacks, Initiated date will be the date when the reversal/cashback has been initiated by the cardmember/merchant. This will include reversals and cashbacks initiated for transactions which were taken prior or during the offer period. These may or may not get billed within the offer period.

- Reversals and/or cashbacks initiated between the date of accepting the offer till offer end date for transactions will be adjusted against the eligible spends to get the Net spend during the offer duration. For example - Spends initiated on the eligible Card from the date of accepting the offer till offer end date is INR 90,000 and refund or cashback for any transaction(s) of INR 500 is initiated within the same period, then the net eligible spend will be considered as INR 89,500.
- Final eligibility check done prior to fulfilment, taking into consideration customer's eligible spends basis the above clauses, shall be binding on the customer.