

American Express® – 30% to 50% Membership Rewards® Points Back Offer

TERMS & CONDITIONS

1. “American Express® Membership Rewards Points Back Offer” herein after referred as (“Offer”) is open to 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 an American Express® Centurion Card, American Express® Platinum Card, American Express® Platinum ReserveSM Credit Card, American Express® Gold Card, American Express® SmartEarnTM Credit Card, American Express Membership Rewards® Credit Card and American Express Platinum Travel Credit Card.
2. A Cardmember is eligible for this Offer only if he/she has been communicated about this Offer for a specific Card, directly from American Express.
3. The offer is valid from 18 June 2026 00:00 hours till 18 July 2026 23:59 hours (inclusive of both days), hereafter referred to as “Offer Period” on SafeKey, Retail stores and cover card charges.
4. Cardmembers will get Up to 50% Membership Rewards Points back (capped at 1,00,000 bonus points) for redemptions done via below channels only:
 - a. **SafeKey Transactions** - While making payment(s) to any online merchants, a ‘SafeKey’ screen appears where you may select 'Use Pay with Points' option to pay for your charges.
 - b. **Select & Redeem (Cover Your Card Charges)** – This gives you the freedom to pay for almost any transaction on your Card statement with your Points.
 - c. **Pay with Points at retail stores.**
5. To cover statement charges using your points, please click [here](#).
6. Membership Rewards points that are redeemed for any other options in the Membership Rewards Catalogue would not be eligible to receive benefits under this offer.
7. Bonus Membership Rewards® Points will be awarded based on the total number of points redeemed during the offer period, as per the slabs below:
 - a. 30,000 – 69,999 points: 30% bonus points
 - b. 70,000 – 99,999 points: 40% bonus points
 - c. 1,00,000 points or more: 50% bonus points (capped at 1,00,000 bonus points)
8. Cardmember must spend at least 30,000 Membership Rewards® Points during the offer period to be eligible for the offer benefit (30,000*30% = 9,000 Points)
9. Cardmembers can earn up to a maximum of 100,000 bonus Membership Rewards® Points during the offer period. This translates to a redemption of 2,00,000 Membership Rewards® Points which would be eligible to receive offer benefit (2,00,000 * 50% = 1,00,000 Points)
10. In case the Cardmember holds and qualifies on more than one eligible American Express® Card, the Cardmember can earn a maximum of 1,00,000 Membership Rewards points across all eligible Cards combined during the offer period.
11. Illustrative Examples (During the Offer Period):

- a. A Cardmember redeeming 29,999 points will not be eligible for any bonus points, as this falls below the minimum qualifying threshold.
 - b. A Cardmember redeeming 40,000 points will receive 12,000 bonus points (equivalent to 30% of the redeemed points).
 - c. A Cardmember redeeming 80,000 points will receive 32,000 bonus points (equivalent to 40% of the redeemed points).
 - d. A Cardmember redeeming 1,20,000 points will receive 60,000 bonus points (equivalent to 50% of the redeemed points).
 - e. A Cardmember redeeming 2,00,000 points will receive 1,00,000 bonus points (equivalent to 50% of the redeemed points).
 - f. A Cardmember redeeming 3,00,000 points will receive 100,000 bonus points, (50% but up to 1,00,000 bonus points)
12. Cardmember must redeem a minimum of 1,000 Membership Rewards points at one time for each redemption process.
 13. Eligible Membership Rewards® Points as Points Back (offer benefit) will be credited in 60 Days from offer end date.
 14. Any redemptions done after 18 July 2026 will not be eligible for the offer.
 15. American Express® reserves the right to withdraw or change any terms of the offer at its sole discretion and without notice.
 16. If for any reason a redemption transaction is not successful/points are reversed into the Cardmember's account, American Express will not be responsible for providing the Offer benefit. This Offer is being made purely on a 'best effort' basis. Card members are not bound in any manner to participate in this Offer, and any such participation is purely voluntary.
 17. In case the Eligible Card account is cancelled before the Membership Rewards Points (offer benefit) are credited, Cardmember will not be eligible for the offer benefit.
 18. Membership Rewards terms and conditions will be applicable. To view the same, please click [here](#). For Centurion terms and Conditions please click [here](#).
 19. Cardmembers can raise queries pertaining to non-fulfillment of the offer to American Express till 31st December 2026.