

Shopwise Terms & Conditions

The terms and conditions set out below ("Terms of Use") is a legal document which governs the use of <https://www.americanexpress.com/in/benefits/rewards-program.html> "ShopWise" (You will be re-directed to a third-party site)

These Terms of Use shall apply to the relationship between AMEX and You (being a user of ShopWise, and terms such as 'You' and 'Your (s)' shall be construed accordingly). These Terms of Use are effective as on the date of their publication and may be changed / modified by AMEX at any time.

1. Purchase of e-Vouchers / Gift Vouchers from the e-Voucher platform on ShopWise is subject to specific brand terms and conditions which are subject to change from time to time. Card Members are advised to check the terms and conditions before purchasing any e-Voucher / Gift Voucher.
2. E-Voucher / Gift Voucher denomination may vary from brand to brand.
3. Amazon Pay Gift Cards and Amazon Shopping Vouchers shall each be subject to a separate maximum purchase limit of INR 20,000 per calendar month per Card Account. For the purpose of calculating the applicable limit, all Cards linked to the Card Account, including any Supplementary Cards, shall be aggregated.
4. The convenience fee for purchasing Amazon Pay and Amazon Shopping Gift voucher on the ShopWise e-Voucher platform is 1.5% + GST. . For complete details on e-Vouchers, please refer: <https://shopwise.giftstacc.com/>
5. For any assistance on e-Vouchers, please reach out to ShopWise at support shopwise@giftstacc.com.
6. ShopWise reserves the right to charge a Convenience Fee on the purchase of e vouchers for any merchant listed on e-voucher platform on American Express® ShopWise. Such fees may be applied at ShopWise's sole discretion without prior notice, and by proceeding with the transaction, the Card Member agrees to pay the applicable Convenience Fee. American Express® shall have no liability whatsoever regarding the same.

AMEX Card(s) shall mean the following Cards issued in India by American Express Banking Corp., India:

- American Express® Centurion® Card,
- American Express® Platinum Card,
- American Express® Platinum Reserve SM Credit Card,
- American Express® Platinum Travel Credit Card,

- American Express® Gold Card,
- American Express® Membership Rewards® Credit Card,
- American Express® SmartEarn™ Credit Card,
- American Express® Platinum Corporate Card,
- American Express® Gold Corporate Card,
- American Express® Green Corporate Card,
- All other Cards issued by American Express® excluding all Cobrand & Network Cards.

You hereby agree, confirm and understand that:

1. AMEX seeks to provide You an opportunity to earn additional Membership Rewards points (“Bonus MR Points”) on making purchases from merchants/vouchers whose logos and/or products are listed on ShopWise.
2. AMEX shall neither be responsible for availability of services nor guarantees the quality of the goods/services provide by the merchant and AMEX would not be liable for any defect or deficiency of goods or services so obtained/availed of by You through ShopWise. Any disputes with regard to the quality of goods/services availed would be required to be taken up with the merchant directly. AMEX shall have no liability whatsoever with regard to the same. AMEX 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 through such merchants.. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the courts of Delhi only.
3. AMEX merely redirects You to the merchant website/platform and is free from any liability or such other legal obligations attached to sale goods and services by such merchant.
4. AMEX’s role shall be limited to crediting Bonus MR Points to Your respective AMEX Card account upon You making a valid transaction using Your AMEX Card; as and when it is communicated to AMEX by the merchant that a valid transaction has been made by You using Your AMEX Card on such a merchant website, upon being redirected from ShopWise in a same session.
5. AMEX’s role shall not extend to and, in any case, AMEX shall not bear responsibility of any kind in respect of the following activities:
 - Taking possession of any of the products or services offered by the merchant, in the course of a transaction entered into by the parties or hold any right, title or interest over the products and/or services offered by the merchant or incur any obligations or liabilities in respect of such products or services;

- Providing any online payment gateway or such other facilities, through itself or its service providers, for collection, processing, facilitation and remission of payment against the purchase of products and/or services.
 - Undertaking any guarantee that the merchant will perform any transaction concluded on its website/platform without breach of any terms thereof.
 - Mediating, resolving or arbitrating any dispute or disagreement between You and merchant as regards the transaction.
6. You shall be only entitled to earn Bonus MR Points upon using Your AMEX Card issued in India and which is valid and in good standing. Bonus MR Points shall not be issued/granted upon using any other card(s) issued by AMEX which is not defined herein including without limitation to American Express® Cobrand Cards.
7. Nothing expressed or implied in these Terms of Use shall in any way waive or amend any of the terms and conditions of the existing Card Member Agreement.
8. To receive the benefits covered under ShopWise, purchase should be charged to your AMEX Card.
9. This offer is being made purely on a “best effort” basis, and You are not bound in any manner to participate in this offer and any such participation is purely voluntary.

a) Eligibility to Use

1. ShopWise, the products and services available through the merchant's website or platform or any pages thereof made shall only be availed and/or accessed by users who are competent and have the necessary authority to enter into a legally binding and enforceable contract.
 2. Shopwise offer was launched on 1st Feb’ 2026. The respective brands available on the platform may keep changing basis the offer availability from the participating merchant.
 3. AMEX reserves the right to refuse access to ShopWise to any users at any time for inspection, investigation and prevention of fraudulent activities or for such other reasons it may deem fit.
 4. Availability of ShopWise is subject to the applicable Corporate Cards being enrolled in the Membership Rewards Program.
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b) Earning Bonus MR Points

1. AMEX shall determine, from time to time at its discretion, those transactions which are eligible for credit of Bonus MR Points and the number of Bonus MR Points which You shall earn upon completion of a successful transaction on merchant website/platform.
2. The number / rate of Bonus MR Points that You could earn upon completion of a successful transaction on a merchant website/platform shall be clearly displayed on the ShopWise.
3. Notwithstanding anything in above clauses (a) and (b), it is clarified that the indicated number of Bonus MR Points that could be earned by you shall be capped at 25,000 Bonus MR Points per month and You shall not be entitled to the full number. Therefore, the actual Bonus MR Points earned by You may be lesser than the indicated number, depending on the net amount paid by way of the transaction with the merchant.

c) Credit of Bonus MR Points

1. The base membership rewards points earned on any transaction shall be governed by the product specific membership rewards construct and membership rewards terms and conditions.
2. AMEX shall credit Bonus MR Points to Your card account, upon You making a successful valid transaction using Your AMEX Card on the merchant website/platform and upon respective merchant intimating AMEX of the same.
3. Such Bonus MR Points shall be credited to Your card account within a period of 24-48 hours from the date of valid transaction made on the merchant website/platform and upon respective merchant intimating AMEX of the same. In exceptional scenarios, it can take up to 30 Days.
4. Bonus MR Points that shall be credited to You under ShopWise is as below:

ShopWise	10X	5X	5X	3X	2X
Eligible Cards	American Express® Centurion Card	American Express® Platinum Card, American Express® Platinum Corporate Card	American Express® Gold Card	American Express® Platinum Reserve SM Credit Card American Express® Platinum Travel Credit Card American Express® Gold Corporate Card	American Express® Membership Rewards® Credit Card; American Express SmartEarn TM Credit Card American Express® Green Corporate Card and all other Cards issued by American Express® excluding all Cobrand Cards
Base MR Points Earning*	6 Point for every Rs. 200 Spent	1 Point for every Rs. 40 Spent	1 Point for every Rs. 50 Spent	1 Point for every Rs. 50 Spent	1 Point for every Rs. 50 Spent
Bonus MR Points Earning	54 Points for every Rs. 200 Spent	4 Points for every Rs. 40 Spent	4 Points for every Rs. 50 Spent	2 Points for every Rs. 50 Spent	1 Point for every Rs. 50 Spent
Total MR Points Earning	60 Points for every Rs. 200 Spent	5 Points for every Rs. 40 Spent	5 Points for every Rs. 50 Spent	3 Points for every Rs. 50 Spent	2 Points for every Rs. 50 Spent

5. In case a transaction is subsequently discovered to be non-genuine or is otherwise cancelled, the Bonus MR Points credited to Your card account as a result of such transaction shall be reversed from the accrued points balance in Your card account.
6. Any queries or complaints regarding the non-receipt or incorrect crediting of bonus MR points must be raised within 210 calendar days from the date of the relevant transaction.

American Express shall not be obligated to entertain or resolve any disputes, claims, or complaints submitted beyond this period.

7. In case the Card is cancelled before the bonus points fulfilment TAT, Card Member will not be/ eligible for ShopWise benefit.
8. Standard Membership Rewards terms and conditions will apply. To view the same, please click on <https://www.americanexpress.com/content/dam/amex/en-in/benefits/membership-rewards-terms.pdf>
9. For Centurion Card, please refer the Membership Rewards terms and conditions provided here. <https://www.americanexpress.com/content/dam/amex/en-in/benefits/TermsandConditionCenturian.pdf>