

## American Express® Redeem & Earn Offer

### TERMS & CONDITIONS

1. American Express® Redeem & Earn 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® Platinum Card, American Express® Platinum Reserve<sup>SM</sup> Credit Card, American Express® Platinum Travel Credit Card, American Express® Gold Card, American Express Membership Rewards® Credit Card or American Express SmartEarn<sup>TM</sup> Credit Card. Additionally, a Cardmember is eligible for this Offer only if he/she has received a communication about this Offer for a specific Card account, directly from American Express through any of its channels. In case a Cardmember has not received any direct communication from American Express but redeems points on his/her account, the Cardmember would not be eligible for benefits under this Offer.
2. The offer is valid from 1<sup>st</sup> Sept 2021 till 31<sup>st</sup> Oct 2021 (inclusive of both days), hereafter referred to as "offer period"
3. Under this exclusive offer, Cardmember can get **30% Points Back** on eligible redemption transactions done during offer period. The Cardmember can earn up to a maximum of **3,000 Membership Rewards® Points** during the offer period mentioned above. This translates to a maximum redemption of **10,000 Membership Rewards® Points** which would be eligible to receive offer benefit ( $10,000 \text{ Points} * 30\% = 3,000 \text{ Points}$ )
4. The offer is applicable only on redemptions of Membership Rewards® Points on the following channels:
  - a. **SafeKey Transactions** - While making payment(s) to any of American Express' online merchants, a 'SafeKey' screen appears where you may select 'Use Pay with Points' option to pay for your charges. For T&Cs and more details on usage of this method, [click here](#).
  - b. **Select & Redeem (Pay Card Charges with points)** – This gives you the freedom to pay for almost any item on your Card statement with your Points. Simply select a recent transaction on Amex App or Online Account and Pay your Card charges with Points. Cardmember must redeem a minimum of 1,000 points at one time for each redemption process. For T&Cs and more details on usage of this method, [click here](#)
5. It can take up to three working days to transfer points and issue the rewards credit to Cardmember's Card Account for the redemption done under the above mentioned channels
6. Membership Rewards® Points Back would be offered eligible Cardmembers, only for redemption transactions that are done on channels mentioned in clause (4.a and 4.b). Redemption transactions that are done for any other options in Membership Rewards Catalogue would not be eligible to receive Points Back under this offer
7. Relevant Membership Rewards® Points as Points Back will be credited by 31<sup>st</sup> Jan 2022. Please note that due to COVID-19 situation, the fulfillment timeline may get affected and in extreme circumstances, it would be completed before 28<sup>th</sup> Feb 2022.
8. A credit to Cardmember's Card Account as a result of using this redemption reward does not constitute a payment to such Card Account and does not satisfy the requirement to pay the minimum payment due. Cardmember must still make a separate payment of at least the minimum payment due in accordance with the Cardmember Agreement and Card Account statement.
9. Any redemptions done after 31<sup>st</sup> Oct 2021 will not be eligible for the offer.
10. American Express® reserves the right to withdraw or change any terms of the offer at its sole discretion and without notice
11. 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. Cardmembers are not bound in any manner to participate in this Offer and any such participation is purely voluntary
12. In case the Card account is cancelled before the Bonus Membership Points are credited, Cardmember will not be eligible for the offer benefit
13. Membership Rewards terms and conditions will be applicable. To view the same, please visit <https://www.americanexpress.com/en-in/rewards/membership-rewards/terms>
14. Cardmembers can raise queries pertaining to non-fulfillment of the offer to American Express till Feb 28, 2022