

## Voltas EMI Offer Construct

- Offer applicable on Credit Cards only
- Supplementary Credit Cards can also avail this offer
- Offer Period: 1 March 2021 to 31 Jul 2021
- Eligible EMI Tenure: 3,6,9,12 months only
- Cashbacks will be applicable only if the transaction is done on Pinelabs' terminals.
- EMI needs to be active till the fulfilment date for Cardmember to be eligible for offer benefits. Foreclosed EMIs will not be eligible for offer benefits.
- Offer is available with brand owned and multi brand stores.
- Customer would need to contact the stores to check the eligible products and offers available with them.
- This offer is applicable to select products of the brands.
- Cashback will be credited in 90 days from the date into the Card number from which a cardmember has done the transaction.
- Maximum benefit: 2 transactions per Card per month
- **Voltas EMI Offer Construct:**

Brand	Category	No Cost EMI	MBO's			Brand Shops		
			CB%	Minimum Txn	Cashback Capping	CB%	Minimum Txn	Cashback Capping
Voltas and Voltbek	WAC , MWO C, REF - DC, WM-SA	3,6	5.00%	15,000	1,500	7.50%	15,000	2,000
	Fixed Speed SAC's , FATL, REF - FF, BM Less than 400 Lts, DW, WM Dryer, AC Hot and Cold	3,6,9	7.50%	20,000	3,000	10.00%	20,000	4,000
	WAC and SAC Inverter & Adjustable, FAFL ,Ref 400 Lts+ (FF and BM)	3,6,9,12	10.00%	25,000	4,000	12.50%	25,000	4,500
	REF - SBS	3,6,9,12	12.50%	35,000	8,000	15.00%	35,000	10,000

## **Bosch EMI Offer Construct**

- Offer applicable on Credit Cards only
- Supplementary Credit Cards can also avail this offer
- Offer Period: 1 March 2021 to 31 Mar 2021
- Eligible EMI Tenure: 3,6,9,12,18,24 months only
- Cashbacks will be applicable only if the transaction is done on Pinelabs' terminals.
- EMI needs to be active till the fulfilment date for Cardmember to be eligible for offer benefits. Foreclosed EMIs will not be eligible for offer benefits.
- Offer is available with brand owned and multi brand stores.
- Customer would need to contact the stores to check the eligible products and offers available with them.
- Cashback will be credited in 90 days from the date into the Card number from which a cardmember has done the transaction.
- This offer is applicable to select products of the brands.
- Maximum benefit: 1 transaction per Card during the offer period.
- **Bosch EMI Offer**

<b>Cashback</b>	<b>Min. transaction amount</b>	<b>Maximum transaction amount</b>	<b>Maximum Cashback</b>
10%	15000	24999	2500
	25000	34999	3000
12%	35000	59999	5000
	60000	-	6500

### **Haier EMI Offer Construct**

- Offer applicable on Credit Cards only
- Supplementary Credit Cards can also avail this offer
- Cashback – 10 % Cashback up to 6000
- Minimum transaction amount Rs. 20,000
- Offer Period: 1 March 2021 – 30 June 2021
- Eligible EMI Tenure: 3,6,9,12,18,24 months only
- Cashbacks will be applicable only if the transaction is done on Pinelabs' terminals.
- EMI needs to be active till the fulfilment date for Cardmember to be eligible for offer benefits. Foreclosed EMIs will not be eligible for offer benefits.
- Offer is available with brand owned and multi brand stores.
- This offer is applicable to select products of the brands.
- Customer would need to contact the stores to check the eligible products and offers available with them.
- Cashback will be credited in 90 days from the date into the Card number from which a cardmember has done the transaction.
- Maximum benefit: Up to 2 transactions per Card per month for select products

### **LG EMI Offer Construct**

- Offer applicable on Credit Cards only
- Supplementary Credit Cards can also avail this offer
- Cashback – Up to 17.50 % Cashback up to Rs. 15,000
- Offer Period: 1 March 2021 – 31 May 2021
- Eligible EMI Tenure: 3,6,9,12,18,24 months only
- Cashbacks will be applicable only if the transaction is done on Pinelabs' terminals.
- EMI needs to be active till the fulfilment date for Cardmember to be eligible for offer benefits. Foreclosed EMIs will not be eligible for offer benefits.
- Offer is available with brand owned and multi brand stores.
- Customer would need to contact the stores to check the eligible products and offers available with them.
- Cashback will be credited in 90 days from the date into the Card number from which a cardmember has done the transaction.
- This offer is applicable to select products of the brands.
- Maximum benefit: 3 transactions during the offer period.

Regular Cash Back				
Product	LG		Others	
	%	Max	%	Max
TV All 32/43 SMART & 43 UHD	7.50%	2500	5%	2000
WMC (SAWM/FL/TL up to 6.5kg)		3000		2500
REF				
AC				
APR				
CAV				
MOBILE				
MWO		No capping		No capping
WPR				

Special Cash Back				
Product	LG		Others	
	%	Max	%	Max
REF SB	17.50%	10000	15%	10000
OLED 77 + NanoCell 86/75	15.00%	15000	15%	15000
WPR		9000		9000
TV-OLED/Nanocell/75 & above UHD	12.50%	6000	10.00%	7500
TV-49-65UHD				
REF (33FF/BF)				
WMC FL/TL 7kg & above				
REF		7000		6000
MWO				
WPR				
DWASH				
Mobile W30Pro	1600	1300		
CAV	15%	5000	12.50%	3000

**Abbreviations:**

WAC – Window Air condition; AC – Air-condition; SAC – Split air-condition

MWO – Microwave

REF – Refrigerator; REF-FF – Refrigerator Frost free; BM – bottom mounted

WMC – Washing Machine; WM-SA – Washing Machine semi-automatic; SAWM/FL/TL – Semi auto washing machine/Front load/Top load; FATL – Fully automatic Top load; FAFL – Fully automatic front load

APR – Air purifier

CAV - Speakers

WPR – Water purifier

## **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 below Cards:
  - The American Express Smart Earn Credit Card
  - The Amazon American Express 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 would be valid on 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 full to the American Express 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 on where American Express EMI is enabled.
- EMI tenure valid for the offer are 3, 6, 9, 12, 18, 24 months only.
- EMI conversion done post taking the transaction 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](http://www.amex.co/emi)

- To view the EMI Terms & Conditions click here:  
[https://www.americanexpress.com/india/membershiprewards/cardmember\\_offers/terms.html](https://www.americanexpress.com/india/membershiprewards/cardmember_offers/terms.html)
- Cardmembers can, at any point in time, avail up to six transactions for conversion into EMI, subject to availability of 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 offer end date.
- Any eligible EMI transaction cancelled during the offer period will not be eligible for cashback.
- 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.
- This offer is applicable to select products of the brands.
- 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 transaction (Point of Sale transaction at a merchant's store (physical use of card at store). For example: EMI conversion at Croma, Reliance digital etc.) and Online transaction (Point of Sale transaction from a Merchant's website (use of card online). For example: EMI conversion options on Amazon.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
- Above discounts are applicable only if the transaction is done on Pinelabs' terminals.
- 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.
- Cashback will be credited in 90 days from the date into the Card number from which a cardmember has done the transaction.
- For availing cashback, transaction to be done on Pinelabs terminals only while purchasing eligible products.
- Offer is available with Voltas/Bosch owned and multi brand stores.
- Customer would need to contact the stores to check the eligible products and offers available with them.