

## Supplementary Card Offer Terms & Conditions

1. The Offer is open to American Express® Basic Cardmembers whose accounts are valid and in good standing. An American Express® Card ("Cardmember") for the purpose of this offer means a personal Card, issued by American Express®.
2. The Basic Cardmember is liable for all transactions done on the Add-on/ Supplementary Card(s) linked to his/her Account. The number of complimentary Add-on/ Supplementary Cards varies with different American Express® Cards, in excess of which the standard Add-on/ Supplementary Card fees will be applicable. Please refer to Most Important Terms and Conditions (MITC) of your Basic American Express® Card for further details.
3. The Basic Cardmember can apply for Add-on/ Supplementary Cards only for individuals above 18 years of age.
4. The Offer period is September 1, 2020 till October 31, 2020 (both days included), and the Add-on/ Supplementary Card should be approved on or before November 30, 2020.
5. The Cardmember incentive as per the offer varies depending on the Product as per the table given below:

Product	Bonus Membership Rewards points per approved Supplementary Card	Spend criteria on Supplementary Card (in 60 days)
American Express® Platinum Card	5,000 points	INR 30,000
American Express® Platinum Reserve Credit Card	2,500 points	INR 15,000
American Express® Platinum Travel Credit Card	1,500 points	INR 15,000
American Express® Gold Card	1,000 points	INR 10,000
American Express® Membership Rewards Credit Card	1,000 points	INR 10,000
American Express® SmartEarn™ Credit Card	1,000 points	INR 10,000

6. The Basic Cardmember will be eligible for the Cardmember incentive (as mentioned in the table above) provided:
  - S/He applies for an Add-on/ Supplementary Card(s) during the offer period and shares the required KYC documents latest by November 15, 2020. If documents received on or before November 15, 2020 are not complete, the Cardmember will not be eligible for the offer.
  - The spend criteria (as mentioned in the table above) is met on the Add-on/ Supplementary Card within 60 days of Add-on/ Supplementary Card approval
7. The Add-on/ Supplementary Card application shall be processed within 10 business days after the receipt of the complete KYC documents along with acceptance on the Cardmember Undertaking by the Basic Cardmember.
8. Add-on/ Supplementary Cards sourced through all the channels will be eligible for this offer. In case the Basic Card is converted to another American Express Card (Upgrade/Downgrade), and Supplementary Card(s) linked to Basic Card are also transferred to the new Basic Card (post Upgrade / Downgrade), they will not be considered eligible for Cardmember incentive.
9. Bonus Membership Rewards® Points will be credited to Cardmember's Account on or before February 28, 2021.
10. Cardmember can raise queries pertaining to non-fulfillment of the offer till March 31, 2021.

11. Add-on/ Supplementary Cardmember(s) are eligible for limited benefits on their cards that will vary basis the Basic card.
12. This offer is being made purely on a "best effort" basis. Cardmembers are not bound in any manner to participate in this program and any such participation is purely voluntary.
13. American Express reserves the right to withdraw or change the terms of the offer at its discretion.
14. Nothing expressed or implied in the offer shall in any way waive or amend any of the Terms and Conditions of the existing Cardmember agreement with the Card issuer.
15. 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.
16. We would like to assure you that American American Express® strongly respects and honors customer privacy. If you wish to view the American Express® privacy policy, please log on <https://www.americanexpress.com/in/privacy-statement.html>. I accept that the additional factor of authentication is mandated by RBI vide letter DPSS.PD.CO.No.223/02.14.003/2011-12, dated August 4, 2011 and use of such cards for travel related CNP transactions without such additional factor of authentication carries security risk and such cards are vulnerable to frauds.
17. The Supplementary Card Application is subject to Cardmember Undertaking given on [amex.co/suptnc](http://amex.co/suptnc).

**Undertaking and Declaration for Supplementary Card Application/s  
It is hereby explicitly agreed, declared and confirmed that:**

1. I/we, confirm and warrant that the above information is true and correct and by signing this form, I/we request that an American Express Card Account(s) be opened for me/us and for American Express "Card(s)" to be issued as requested (including renewal and replacement of Card(s)).
2. I/we authorise American Express Banking Corp. ("AEBC") to verify information in this application and to receive and exchange information about me/us, including requesting reports from my/our bank, consumer credit, reference schemes or Credit Information Companies (CICs) as authorised by Reserve Bank of India, TransUnion CIBIL Limited, NSDL e-governance Infrastructure Limited.
3. If and when the Card(s) is/are issued to me/us, I/we declare and undertake that the Card(s) issued to me/us, if used overseas, shall be utilized strictly in accordance with the extent Exchange Control Regulation issued by the Reserve Bank of India ("RBI").
4. In the event that I/we exceed my/our entitlements as per the Exchange Control Regulation by the RBI, I/we undertake to bring the same immediately to the notice of AEBC, in writing. Obtaining any approval from RBI for excess foreign exchange spending shall be my/our responsibility.
5. I/we understand that the Basic Cardmember will be liable for all charges incurred on the Basic Card, Additional Card(s) and any/all Supplementary Card(s).
6. I/we agreed to be bound by the Cardmember terms and conditions of use, which will accompany the Card(s).
7. I/we confirm that American Express has shared the Most Important Terms and Conditions ("MITC") for the Card applied in section, with me/us in compliance of the RBI master circular on Credit Card operations of banks and I/we have read, understood and accept the MITC and agree to sign this undertaking.
8. I/we understand that AEBC may decline this application at its absolute and sole discretion.
9. We would like to assure you that American Express strongly respects and honors customers privacy. If you wish to view the American Express privacy policy, please log on <https://http://www.americanexpress.com/in/content/privacy-statement.html> [www.americanexpress.com/in/content/privacystatement.html](http://www.americanexpress.com/in/content/privacystatement.html).
10. I accept that the additional factor of authentication is mandated by RBI vide letters "DPSS.PD.CO.No.223/02.14.003/2011-12" dated 4th August, 2011 and use of such cards for travel related CNP transactions without such additional factor of authentication carries security risk and such cards are vulnerable to frauds.
11. I/we understand that in the event of changes in correspondence address due to relocation or any other reason, I/we will intimate the new address to the Bank within two weeks of such a change.
12. I/we confirm that I/supplementary Card applicant/s is a Resident Indian as defined under the Income Tax Act of India and hereby declare that I/we will notify American Express Banking Corp. if there is a change in the residential status.
13. In case the attached document does not mention the complete date of birth, then an additional document mentioning the complete date of birth (issued by a competent authority) needs to be submitted.
14. I/we certify that the supporting documents and the contents thereof, including but not limited to the identity as well as address proofs and photograph/s submitted along with the Card application are true and accurate as on the date of this application.

15. I/we undertake and agree to provide any documents as asked for by the Bank at a later stage and certify that any such documents so provided, and the contents thereof will be true and accurate as on the date of submission of such documents to the Bank and will be deemed to be true and accurate in all respects.
16. I/we understand and agree that mobile banking facility is available for this Card account.
17. Mobile banking services will provide me/us an alternate channel for delivery of the Card information.
18. All SMS alerts related to my Card Account will be sent to the registered mobile number provided by me/us.
19. I/we agree to the terms and conditions as applicable to the Mobile Banking facility offered by American Express and available at [americanexpressindia.co.in/mobilebanking](http://www.americanexpressindia.co.in/mobilebanking) Further, I/we have read and understood the accompanying E-mail Indemnity available at <http://www.americanexpressindia.co.in/email-indemnity.pdf> and I/we do hereby acknowledge, agree and undertake to abide by the entire terms and conditions contained in the said E-mail Indemnity.
20. I/we understand and agree that the Card issued by American Express has also been activated for International Usage.
21. I/we hereby agree and understand that in the absence of me submitting OVD of my Current Address within a period of 3 months from the date of this application, AEBC shall be free to proceed with appropriate remedies, which may include but shall not be limited to cancellation of the Card issued to me/us.