

Supplementary Card 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 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.
5. Add-on/ Supplementary Cardmember(s) are eligible for limited benefits on their cards that will vary basis the Basic card.
6. 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.
7. American Express reserves the right to withdraw or change the terms of the offer at its discretion.
8. 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.
9. 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.
10. 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.
11. The Supplementary Card Application is subject to following Cardmember Undertaking:

I authorize American Express Banking Corp. ("AEBC") to process Supplementary / Add-on card/s ("Card(s)") application and issue The American Express (Name of the Product) as requested (including renewal and replacement of Card(s)) by me. I confirm that the information/details provided by me over the telephone / through the American Express website, as the case may be are true and correct as of date. I authorize AEBC to verify information as provided to the bank and to receive and exchange information about me including requesting reports from my Bank, consumer credit, reference schemes or Credit Information Companies (CICs) as authorized by Reserve Bank of India, NSDL e-governance infrastructure limited. I authorize AEBC and its affiliates to contact these sources for information at any time, to use information as provided to AEBC and from consumer credit reports for marketing and administrative purpose and to share such information with each other. I/we also authorize AEBC and its authorized representatives to contact me and provide information related to the Insurance products distributed by it. I understand that I have applied for the American Express Card(s) by way of providing my consent via an email/ electronic device and that it does not contain my physical signatures. I have also read and understood the Most Important Terms and Conditions (MITC) pertaining to the American Express (name of the card). If and when the Card(s) is/are issued to me, I declare and undertake that the Card(s) issued to me, if used overseas, shall be utilized strictly in accordance with the extant Exchange Control Regulations issued by the Reserve Bank of India ("RBI"). In the event that entitlements are exceeded as per the Exchange Control Guidelines of the RBI, I 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 responsibility. I undertake that the Basic Cardmember will be liable for all charges incurred on the Basic Card, any Additional Card(s) and any/all Supplementary Card(s). I agree to be bound by the Cardmember Terms and Conditions of use, which will accompany the Card(s). and I have read, understood and accepted the [Most Important Terms and Conditions](#) ("MITC") as available on the bank's website www.americanexpress.co.in/mitc and as amended from time to time for The American Express (name of the card) in compliance with the Reserve Bank of India's master circular on credit card operations of banks and agree to submit my consent to this undertaking by way of replying via email. I understand that AEBC may decline this application at its absolute and sole discretion. I have read, understood and agree to abide by AEBC's privacy policy, as updated on <https://www.americanexpress.com/in/privacy-statement.html>. Further, I have read and understood the accompanying E-mail Indemnity available at <https://www.americanexpressindia.co.in/email-indemnity.pdf> and I do hereby acknowledge, agree and undertake to abide by the entire terms and conditions contained in the said E-mail Indemnity. 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. I understand that in the event of the change in correspondence address due to relocation or any other reason, I will intimate the new address to the bank within 2 weeks of such a change. I understand that in the event of change in the address mentioned as per proof of address, I will submit fresh proof of address to the Bank within a period of three months of such a change. I 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 will notify American Express Banking Corp. if there is a change in the residential status. I certify that the supporting documents and the contents thereof, including but not limited to the identity and address proofs submitted along with the card application are true and accurate as on the date of this consent/application. I 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. I authorize American Express Banking Corp. ("AEBC") to link the Supplementary Card applicant's email ID and mobile number provided herewith with their respective American Express Supplementary Card account for any servicing communication. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address of the respective American Express Supplementary Card account. I hereby give an explicit consent to AEBC for collecting/downloading and verifying my details with/from CKYCR registry basis information/details provided. In the case the details provided does not match with CKYCR registry, I shall provide the revised correct information/details to AEBC. All SMS alerts related to my Card account will be sent to the registered mobile number provided by me. I agree to the terms and conditions as applicable to the Mobile Banking facility offered by American Express and available at 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. I understand and agree that the Card issued by American Express has also been activated for International Usage. I hereby undertake to submit OVD of my current address if not given with this email within a period of three months of submitting the documents/declaration vide this email. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that, if OVD furnished by me is Proof of Possession of Aadhar, then the address specified herein above can be considered as my Current Address to process my request.