



American Express Banking Corp. Policy

Policy Reference & Name	:	AEBC 40 Master Policy on the issuance and conduct of Credit Cards
Effective Date	:	25th July 2025
Policy Sponsor	:	VP, ICS – Consumer Product
Policy Custodian	:	Manager, ICS – Consumer Product
Policy Overseer	:	AEBC Chief Compliance Officer (CCO)
Approval Requirement	:	<u>Approval Level Required: Level 1 or 2</u> Level 1: Level 2: AEBC India Country Executive Committee (CEC) and AEBC India Operational Risk Management Committee (ORMC) Level 3: N/A Level 4: Policy Signatories
Level 4 Policy Signatories	:	1. Policy Sponsor – VP – ICS Consumer Product 2. Policy Overseer – AEBC India CCO
Policy Scope	:	The Policy is applicable to American Express Banking Corp. (AEBC) and is used for managing credit card operations in India in line with all applicable regulations
Next Scheduled Review	:	25th July 2026
No Later Than	:	November 2026



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Changes to Previous Policy

: This policy has been updated to align with the policy framework requirements and in consultation with the MCO and GCO teams.

Section 5.1.4 Governance Framework- Half-yearly review of Bank's credit card operations

Section 5.2.1 Block Request /Card Closure general condition updated

Section 5.2.4 updated as per the new AEBC India Customer Committee (CC) Charter: Updated Primary responsibilities of the CC added.

Section 5.5 Credit card issuance - Assessment of Aggregate Credit Exposure



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1.0 OVERVIEW AND PURPOSE

The purpose of this policy is to transparently capture the various policies followed by the Bank for Card issuance and operations in India and their detailed framework. The American Express Banking Corp. (the “Bank” or “AEBC”) Master Policy on the issuance and conduct of Credit Card in conjunction with various policies, addresses, inter alia, the following components:

- i. Fair practices code for Credit Card Operations
- ii. Customer Management
- iii. Customer Compensation
- iv. Direct Servicing Agencies Management
- v. Pricing
- vi. Credit Card Issuance
- vii. Credit Risk
- viii. Collections framework

2.0 POLICY SCOPE

This Policy shall apply from the date it is approved by the appropriate approval body and shall govern the conduct of credit card operations , on and after such date. This Policy shall supersede all previous versions of the policy.

American Express Banking Corp. (AEBC), New York has also been authorized by the Reserve Bank of India under the Payments and Settlement Systems Act (“PSSA”) for affiliation of Credit Cards issued by banks and co-branded credit cards issued by non-banking financial companies or any other entity approved by RBI. The Bank has various policies and procedures that govern its business activities and operations. Further, the Bank has compliance and other internal programs designed to ensure compliance with laws and regulations of countries where it does business.

In the event of any conflict between the Policy and the regulatory requirements applicable to AEBC, the latter shall take precedence.

3.0 KEY DEFINITIONS

AEBC – American Express Banking Corp.

ALCO – Asset and Liability Committee

APR – Annual Percentage Rate

Base Rate – the Bank’s minimum lending rate

India CEC – Country Executive Committee

CFO – Chief Financial Officer

EPP – Extended Payment Plan



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- EMI** – Easy Monthly Installments
- GCO** – General Counsel’s Office
- ICS** – International Card Services
- IL** – Installment Lending
- LFO** – Lead Financial Officer
- LoCL** – Line of Credit Lending
- MCLR** – Marginal Cost of funds-based Lending rate
- MITC** – Most Important Terms and Conditions
- ORMC** – Operational Risk Management Committee
- RBI** – Reserve Bank of India

4.0 ROLES AND RESPONSIBILITIES

Country Executive Committee (“CEC”)	Review the Policy and any amendments to the existing Policy at least annually to ensure its continuing relevance and applicability.
Operational Risk Management Committee (ORMC)	Review the Policy at least annually and, if required, suggest amendments to the existing Policy to ensure its continuing relevance and applicability.
General Counsel’s Office (GCO)	Assess the applicability of the guidelines, amendments, and circulars issued, and interpret them before these are disseminated to Compliance and/or operational units for implementation.
AEBC India Chief Executive Officer (CEO)	Any exception to the Policy must be approved in writing by the AEBC India Chief Executive Officer or their assigned delegate for this purpose. However, no such exception shall be approved if it violates any applicable law or regulation.

5.0 POLICY REQUIREMENTS

5.1 FAIR PRACTICES CODE FOR CREDIT CARD OPERATIONS

INTRODUCTION

American Express Banking Corp., India (the “Bank” or “AEBC India”) is a branch of American Express Banking



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Corp (“AEBC”), a New York Investment Company incorporated under New York State banking law and regulated by the New York State Department of Financial Services. AEBC is a wholly owned subsidiary of American Express Company. It is authorized by the Reserve Bank of India (RBI) to conduct, from its New Delhi Branch and five Card Centers, limited banking activities within India with effect from March 1, 2008. The permitted business activities are as follows:

- Credit Card business,
- Acceptance of Institutional Deposits of not less than INR 1.5 million

The Card business includes Merchant Acquisition and Processing Services in addition to the issuance of credit Cards.

The Fair Practice Code (hereinafter referred to as ‘the Code’) for credit Card operations is designed to guide and demonstrate the Bank’s commitment to fair and ethical management of its business activities operations related to issuance of Cards, customer service and other related activities. This code is available on our website for public access and copies are available on request.

The aforementioned Code is in compliance with Reserve Bank Master Direction – Credit Card and Debit Card – Issuance and Conduct Directions, 2022, updated from time to time, read in conjunction with Indian Bank’s Association recommendation on Fair Practice Code for Credit Card Operations.

Bank shall put in place a mechanism for review of their credit card operations on half-yearly basis by the Audit Committee of the Board of Directors.



5.2 CUSTOMER MANAGEMENT

The customer management process and criteria are established by AEBC India to control and manage credit risk. The policies and criteria shall apply, inter alia, to the following areas for all Bank products:

- Authorization Process and Credits
- Collections
- Customer Service
- Customer Identification
- Emergency Customer Care

5.3 CUSTOMER COMPENSATION

The objective is to establish a system whereby the Bank compensates the customer for the financial loss which he/she might incur due to deficiency in service by the Bank or any act of omission or commission directly attributable to the Bank. By ensuring that the customer is compensated without having to ask for it, the Bank expects instances when the customer has to approach the Banking Ombudsman or any other forum for redressal to come down significantly.

This section of the Policy compensates the customer only for the financial loss incurred by him/her due to deficiency in the services offered by the Bank or any act of omission directly attributable to the Bank. The policy does not cover and is not applicable in respect of claims made by customers on account of opportunity losses or damages or claims for reputational loss. The compensation is therefore designed to cover the areas including unauthorized actions, unauthorized debiting of account, unsuccessful/failed transactions, delayed credit, issue of unsolicited Cards.

Instances/cases of lost/theft/Misuse of Card or Pin

- (i) The procedure mentioned in this Policy for mode of intimation to Card issuer shall be followed in case of loss/theft/misuse of Card. The Cardmember must notify the Bank immediately if the Credit Card/Charge Card is lost, stolen, mutilated, not received when due or if they suspect that the Credit Card/Charge Card is being used without their permission. In case of fraudulent dispute(s) raised on a Card in possession of a Cardmember/lost or theft Card, the Cardmember must file immediately a First Information Report (FIR) with the police station nearest to the place of occurrence and file a detailed report with American Express enclosing a copy of the FIR. Based on the FIR and customer consent, a fresh plastic would be issued. If the lost Credit Card/Charge Card is subsequently received, it must not be used. The Replacement Credit Card/Charge Card and subsequent renewals of it must be used instead. The retrieval of the original Credit Card/Charge Card must immediately be reported to the Bank, and it must be cut in half and the pieces returned to the Bank. The Bank, upon Cardmember notification of a lost or stolen Card, will block the Card immediately to stop usage.
- (ii) Provided that if the Cardmember has acted in good faith, his liability to American Express arising out of any unauthorized use of the Credit Card shall be nil if American Express receives the report within 3 working days of the fraud. If the fraud is reported beyond 3 working days then the maximum liability of the customer will be limited up to ₹1,000. The security features adopted and implemented by American Express are of international standards robust enough to protect and safeguard Cardmember data from unauthorized access and are currently a substitute to PCI DSS Certification mandated by the RBI. American Express shall however bear the fraud losses if any suffered by the Cardmembers arising out of the Bank not obtaining the PCI DSS Certification.



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- (iii) Cardmember should not reveal PIN to anyone, including American Express customer service representatives and merchants. Additionally, Cardmember should not write the PIN down anywhere & should not keep the Card and PIN in the same place, such as a wallet or a purse.
- (iv) Blocking of Card:
 - The Cardmember may call at Bank's 24-hour helpline number or chat through mobile application and can have his/her Card facility blocked immediately. Certain mandatory security checks will follow within a reasonable period defined in our policies.
 - Once a Card is blocked, it shall not be valid for further use with immediate effect, and any transaction including but not limited to recurring transactions/standing instruction on the Card will be declined. If the Card is blocked, kindly cut the Card in your possession and dispose of it judiciously. Additionally, please take appropriate steps to cancel any standing instructions that you may have opted for on such Card.
- (v) Bank will pay a compensation of INR 100 per day for Delay in Blocking of lost or stolen cards.

Timeline for redressal of grievances and compensation framework

Unless otherwise agreed, Bank generally permits a time limit of 60 days from statement date to cardmembers for referring their Complaints/grievances to the Bank. Once Complaint/grievance is received it will be acknowledged within 3 working days by ECR and responded within any specified timeframe provided by regulation, the customer terms and conditions, or administrative directive (for example, where a regulatory agency or other administrative entity has submitted the Complaint), or otherwise within 30 days of receipt. Longer time frames may be permitted on an exception basis in instances where the underlying research is complex (in such case, the ECR will keep both the customer as well as the Bank's nodal informed). The ECR and Management will monitor these exceptions. If a Complaint received from a regulatory agency requires an extension of time and such an extension is permissible, those responsible for handling the Complaint will request an extension from the appropriate agency as required. All complaints received from Banking Ombudsman will be responded to within 15 calendar days of receipt. However if a response has been requested by the Banking Ombudsman within a shorter time period this has to be adhered to. Complaints received via Centralised Public Grievance Redress and Monitoring System (CPGRA MS) should be resolved within the applicable timelines as outlined by the regulator.

In all final resolution letters/emails sent to the customers pertaining to the redressal of their complaints, the Bank should provide the complainant with the link /address of the concerned Banking Ombudsman office. The information of the Banking Ombudsman is provided so that the customers are made aware of their right to approach the Banking Ombudsman in case they are not satisfied with the resolution provided. Additionally, information related to Complaint escalation matrix as available in AEBC Grievance redressal policy should be part of the body of the Complaint resolution letter/emails.

Banks shall be liable to compensate the complainant for the loss of his/her time, expenses and/or financial loss as well as for the harassment and mental anguish suffered by him/her for the fault of the Bank and where the grievance has not been redressed in time. If a complainant does not get satisfactory response from the Bank within a maximum period of 30 days (from the date of lodging the complaint, he/she will have the option to approach the Office of the concerned RBI Ombudsman for redressal of his/her grievance(s). In case the grievance is not resolved within 30 calendar days from the day of receiving the complaint, then Bank will compensate the Customer basis Rs 100/day of delay.



5.4 PRICING

INTEREST RATE FOR CREDIT CARDS

Reserve Bank of India (“RBI”) notified guidelines with respect to Interest on advances on March 3, 2016 and then issued subsequent clarifications thereafter (collectively ‘Directions’). In line with the provisions contained in the Directions and given the limited nature of banking business of AEBC India, the APR for Credit Cards offered by the Bank is “fixed rate” with no defined tenure.

The fixed rate APR charged on Credit Cards issued by AEBC for both Line of Credit Lending (LoCL) and Installment Lending (IL) categories is decided basis the following factors:

- Expected Cost of Funds
- Expected range of Revolve rate on LoCL and IL categories
- Desired business margins on LoCL and IL categories
- Expected range of delinquency on LoCL and IL categories
- The rates charged by relevant competitors in the Industry

Basis the above rationale, the APR charged by the Bank for both LoCL and IL category of loans should be above the MCLR and Base Rate published by the Bank. Accordingly, the current APR charged by the Bank, as mentioned in the Schedule of Fee and Charges is above the MCLR and Base Rate published by the Bank.

The Bank will quote APR applicable on Card products along with couple of examples/illustrations on how interest is calculated in the Most Important Terms and Conditions/Terms and conditions/website, etc.

5.5 CREDIT CARD ISSUANCE

American Express India offers 3 major types of Cards – Credit Cards, Charge Cards and corporate Cards. These Card types are further classified into various products/variants, which are detailed in the schedule of fees and charges as well as the most important terms and conditions (MITC).

A list of products currently offered by the bank may also be found on its website

Co-branded credit Card products may be offered from time to time by the bank. However, the Cardmember terms and conditions for such products shall be similar to other credit Card products in terms of fees and charges. Any variance in these would be captured in the MITC & product specific pages on the American Express India website along with the product features.

With respect to the Payback co-branded credit Card, American Express Banking Corp and Loyalty Solutions & Research Private Limited have a revenue sharing agreement in the form of Fees paid to LSRPL for every point earned by the ‘American Express.

Cardmembers may refer to the below link for all information regarding the types of Cards, interest rates and other details pertaining to the products offered by the bank

<https://www.americanexpress.com/in/legal/most-important-terms-conditions-agreements.html>

Schedule of Fees and charges

<https://www.americanexpress.com/content/dam/amex/in/legal-disclosures/Schedule-of-Fee-and-Charges.pdf>



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This purpose of this policy to transparently outline the eligibility criteria for issuing an American Express Credit/Charge Card.

Amex Credit Cards Eligibility Criteria

Cardholders should be over 18 years of age.

Cardholders should have a Personal Annual Income of Rs. 6 Lakhs and above. The Bank may consider a lower income at its sole discretion.

Cardholder should have an Indian or multinational bank's savings or current account in India.

The applicant must be an Indian resident.

Bank may also accept applications from NRI's/OCI's/foreign nationals

Documents Required for Amex Credit Cards

Identity Proof - Aadhaar Card/ PAN Card/ Driving License/ Voter ID/ Passport

Income Proof (The bank may collect income proof on a case-to-case basis) - Latest salary slips for salaried, Bank statement, Income Tax Return (ITR) of 2-3 years for self-employed.

Residence Proof - Aadhaar Card/ Utility Bills/ Driving License/ Voter ID/ Passport

Minimum criteria for Card issuance

The minimum CIBILscore required by applicants for issuance of Amex Credit Cards is decided by the Bank's internal policies and may change from time to time. While credit score is the key parameter, the bank reserves the right to carry out additional due diligence to determine the risk profile of the customer.

American Express will convey the decision on the Card application within 15 working days from the date of receipt of the application, provided the application is complete in all respects and is submitted along with all the documentations as per Bank's requirements. If necessary documentation is not received or in case of any other exceptional scenario, American Express will notify the applicant on the decision within 90 days of receipt of the application, beyond which an application will not be processed.

As holding several credit cards enhances the total credit available to any consumer, card-issuers shall assess the credit limit for a credit card customer taking into consideration all the limits enjoyed by the cardholder from other entities on the basis of self-declaration/credit information obtained from a Credit Information Company, as appropriate. This shall be uniformly applied as per the board approved policy of the card-issuer.

5.6 DIRECT SELLING AGENCIES MANAGEMENT

AEBC ensure that the telemarketers they engage, comply with directions/regulations on the subject issued by the Telecom Regulatory Authority of India (TRAI) from time to time while adhering to guidelines issued on "Unsolicited Commercial Communications – National Customer Preference Register (NCPR)

The decision-making power for issue of credit Card to a customer shall remain only with the Card-issuer and the role of the Direct Sales Agent (DSA)/Direct Marketing Agent (DMA)/other agents shall remain limited to soliciting/ servicing the



customer/ account.

For more details refer to Code of Conduct for Direct Selling Agencies as published on AEBC website.

5.7 COLLECTIONS FRAMEWORK

The debt collection policy of American Express Banking Corp. (“the bank”) is built around dignity and respect to customers. Bank will not be unduly coercive in collection of dues. The policy is built on courtesy, fair treatment, and persuasion. The bank believes in following fair practices with regard to collection of dues and thereby fostering customer confidence in it for long-term relationship. All the practices adopted by the bank for follow up and recovery of dues will be in consonance with the law.

5.7.1 Credit Appraisal Criteria

Bank will evaluate the applicants profile based on various internal and external factors. For collecting internal information, bank will rely on the information received at the time of application which may include financial documents. Additionally, bank may pull information from third party resources like Credit Bureaus and incorporate the same in the approval logic. All Consumer and most of the Commercial Credit approval decisions are based on automated logic which uses advanced Machine Learning.

Bank has appropriate processes and checks in place to ensure the models and strategies are providing the desired outcome.

5.7.2 Account Management

To effectively manage the portfolio, bank monitors each transaction for Credit & Fraud actions. Additionally, it periodically reviews accounts of all customers for assessment of Credit & Fraud Risk.

The Bank may proactively suggest to Cardmember an increase in existing limits and may also approve customer requested line increase depending on their usage and risk behavior. Any increase of limits will only be executed after receiving explicit consent from the Card members.

Any internal or external delinquency or suspicious behavior may result in actions which may include but not limited to:

1. Call from the bank to confirm transaction
2. Limit Reduction
3. Decline of the transaction
4. Suspension or cancellation of the program

5.7.3 Credit Bureau Reporting

In compliance with Govt of India’s Credit Information Companies (Regulation) Act, 2005 (CICRA), the bank will periodically report all clients and Card members to the 4 credit bureaus (Transunion CIBIL, Experian, Equifax, CRIF) registered with RBI.

Card members are notified explicitly of our intent to report him/her as defaulter to the credit bureau. Once a Card member settles dues in full and the full payment amount is posted in our systems, Card member is reported as



"settled" status within 30 days from the date of settlement.

Before reporting default status of a credit Cardholder to a Credit Information Company, the Bank shall adhere to a procedure, duly approved by its Board, including issuing of a seven-day notice period to such Cardholder about the intention to report him/her as defaulter to the Credit Information Company.

5.7.4 SMA and NPA Classification and Upgradation

As per the Prudential Framework for Resolution of Stressed Assets and Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances issued by RBI and amendments thereto from time to time, banks are required to classify the borrowers as special mention accounts (SMA) and Non-performing Assets (NPA) if the overdue is not paid on the due date fixed by the bank as per the categories mentioned in the below table:

Categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days
NPA	More than 90 days



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The borrower accounts are flagged as overdue as part of day-end processes for the due date. Similarly, classification of borrower accounts as SMA as well as NPA is done as part of day-end process for the relevant date and the SMA or NPA classification date is the calendar date for which the day end process is run.

Example: If due date of a loan account is March 31, 2021, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021.

Further, the borrower account classified as NPAs are upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower.

In case of restructuring:

1. The accounts classified as standard are immediately downgraded as non-performing assets (NPAs) and NPAs would continue to have the same asset classification as prior to restructuring; unless otherwise specified by RBI.
2. Conditions for Upgrade
 - a. For MSME accounts where aggregate exposure of the lenders is less than ₹25 crores: An account may be considered for upgradation to 'standard' only if it demonstrates satisfactory performance during the specified period.
 - b. For all other accounts that are not MSME: An account will be upgraded only when all the outstanding loan/facilities in the account demonstrate 'satisfactory performance' during the period from the date of implementation of Resolution Plan (RP) up to the date by which at least 10 per cent of the sum of outstanding principal debt as per the RP and interest capitalization sanctioned as part of the restructuring, if any, is repaid.
 - c. Other regulatory guidelines with regard to upgrade of an account may also apply on certain accounts as per applicable laws.

These instructions on SMA / NPA classification of borrower accounts are applicable to all loans, including retail loans, irrespective of size of exposure of the lending institution.

For more details, please refer to guidelines published on RBI website: www.rbi.org.in



5.8 THIRD PARTY RISK MANAGEMENT

American Express Company (“American Express”, “AXP”, the “Company”), engages Non-Affiliate Third Parties in the course of its business activities to improve performance, enhance good or service offerings, gain strategic or operational advantage, access superior expertise and industry best practices, and reduce costs. The term “Third Party” includes frequently used terms such as “supplier”, “vendor”, and “Provider” among others, and encompasses all external entities which have a business arrangement with American Express. The decision to engage a Third Party does not eliminate or transfer the Company’s responsibility for ensuring a service is delivered, or an activity is conducted, in a safe and sound manner and in compliance with applicable laws and regulations. Therefore, the engagement and subsequent oversight of Third Parties must be closely controlled and monitored to effectively manage the associated risks.

The American Express Board of Directors (“Board”) and Management are responsible for oversight of the entire Third-Party Risk Management Lifecycle. The Board (or Board Committee), Management, and colleagues who manage Third-Party relationships, have distinct but interrelated responsibilities to ensure that the relationships with the Third Parties and respective activities are managed effectively and commensurate with their level of risk and complexity. The Board (or Board Committee) and Management are responsible for ensuring that Third Party agreements are in compliance with applicable laws, rules, regulations (including those intended to protect consumers), regulatory guidance, and American Express policies and risk management standards (e.g., information security, compliance, resiliency etc.), as if American Express were conducting those activities directly.

6.0 POLICY EXCEPTION/CONFLICT/INTERPRETATION RESOLUTION

It is the responsibility of American Express employee subject to this policy to escalate to the Policy Sponsor or Policy Overseer any conflicts, interpretation issues, or policy gaps/inadequacies associated with AEBC Policies. The Policy Custodian may provide policy interpretation and guidance as needed; but when potential issues have contradictory interpretations for existing practices the Custodian should facilitate a discussion with the Policy Sponsor and Overseer to develop appropriate resolution plans.

All requests for exceptions to policies, or the related procedures, must be formally approved by the Policy Approvers, as outlined in Section 7 of this Policy. Exception requests must include an Action Plan and Rationale and must carry either an Expiration or Review Date. Any identified exception to a policy that has not yet been approved must be escalated to the respective Policy Overseer immediately. Approved policy exceptions do not constitute policy non-compliance.

It is the responsibility of the Policy Sponsors to define their Policy’s Exception / Conflict / Interpretation Resolution Requirements. The Policy Custodian will maintain documentation of all exceptions and will regularly review these exceptions to assess whether a policy change is required and to ensure ongoing policy compliance.

The AEBC India CRO retains the authority to resolve conflicts surrounding policy framework related matters only, with appropriate senior leadership, should they arise.



7.0 POLICY APPROVAL REQUIREMENTS

This policy must be reviewed and approved by the AEBC India CEC at least annually. Additional reviews could be triggered by major changes in corporate strategy, the regulatory environment or financial market conditions.

Prior to each review by the AEBC India CEC, this policy, and any proposed changes in this policy, should be reviewed by the AEBC India GCO and the AEBC India Chief Compliance Officer.

Approval Level

Level 1	N/A
Level 2	AEBC India CEC and AEBC India ORMC
Level 3	N/A
Level 4	Policy Sponsor – VP, ICS – Consumer Product

Policy Overseer – AEBC India CCO

8.0 ENFORCEMENT OF ISSUED POLICIES AND PROCEDURES

All employees and agents of AEBC India are responsible for complying with applicable official policy, procedure or a standard/program. AEBC India Senior Management and Officers are ultimately responsible for ensuring adherence to policy within AEBC India. Internal auditors and control groups, as applicable, will review compliance with policy and procedure. **Noncompliance with issued policies or procedures is a breach of the terms of employment and may lead to disciplinary actions which may include termination of employment, or third-party agreement.**

AEBC India Policies do not take precedence over local law, yet still must be aligned to management policy requirements.

9.0 POLICY IMPLEMENTATION

Management will oversee that procedures necessary to implement this policy are established for.

The policy is effective as of the date on the cover page.

10.0 RELATED POLICIES, GUIDELINES AND SUPPORTING DOCUMENTS

The following is a list of related policies and related guidelines:

1	AEBC Fair Practices Code for Credit Card Operations
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2	AEBC 06 Consumer Charge and Lending Underwriting Policy
3	AEBC 07 Consumer Customer Management Policy
4	AEBC 11 India Pricing Policy
5	AEBC 10 Credit Loss Reserves Policy
6	AEBC 14 India Credit Bureau Reporting Policy
7	AEBC 59 Customer Compensation Policy
8	AEBC 53 India Complaint Management Policy
9	AEBC 06 Consumer Customer Management Policy
10	Fair Practice Code for Collection Agencies
11	Code of Conduct for Direct Selling Agents



11.0 POLICY REVISION HISTORY

Previous Approval Dates: 25th June 2024

Current Approval Date: 25th July 2025