

Offer Terms and Conditions

- The "Offer" is open to only 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 ReserveSM Credit Card, American Express® Platinum Travel Credit Card, American Express® Gold Card, American Express Membership Rewards® Credit Card, American Express SmartEarn™ Credit Card, American Express® Gold Credit Card, American Express® Green Card, Air India American Express® Gold Card or RPM Credit Card from American Express® & HPCL issued by American Express Banking Corp. in India.
- The Offer is not valid for American Express Cards except the Cards mentioned above.
- The Offer is not valid for American Express Corporate Cards issued by American Express Banking Corp. in India or Cards issued by a third party bearing the name or trademark or service mark or logo of American Express ("Network Cards ") issued in India.
- This Offer is valid from July 10, 2020 to August 10, 2020 (inclusive of both days), hereafter referred to as "Offer period".
- **The Offer is as below:**
 - Cardmember to spend a total of Rs. 25,000 or more in eligible education spends during the Offer period on their American Express® Card (including the transactions on linked Supplementary Card(s)) and get 3X Membership Rewards® Points, i.e. 3 Membership Rewards® Points for every Rs. 50 spent on education transactions (as per the offer, 2 Bonus Membership Rewards® Points will be awarded for every Rs. 50 spent on education transactions)
 - The offer is applicable for only select American Express Cardmembers. A Cardmember is eligible for this offer only if he/she has received an offer communication directly from American Express through any of its channels.
 - Education spends mean only those spends which are incurred directly towards Education Institute/s through American Express Cards for fees & ancillary related services.
 - Spends (Net of cashback and reversals) on the eligible Card from July 10, 2020 to August 10, 2020 will be eligible under the Offer.
 - A Cardmember will be eligible for a maximum of 3000 Bonus Membership Rewards® Points in the offer. In case the Cardmember holds and qualifies on more than one eligible American Express® Card, the Cardmember will receive a total of only 3000 Bonus Membership Rewards® Points.
 - The Bonus Membership Rewards® Points will get credited to Cardmember's account by October 31, 2020. In extreme circumstances, it may take up till November 30, 2020.
 - Spends on the Supplementary Card(s) will be accounted under the Basic Card only.
 - Spend must be posted to the Card account by August 10, 2020 to be eligible for this Offer. If the merchant partner does not submit the initiated charge, to be posted to your Card account, during this period, the spend may not be eligible for this Offer.
 - Bonus Membership Rewards® Points are being given on eligible education transactions under this offer, and after the offer ends Card members will stop getting any Bonus Membership Rewards® Points on education spend.
 - Only Cardmember initiated purchases on education that are approved on the eligible Account will qualify for the Offer. Charges including but not limited to cash advance and fees (such as Annual Fee, Surcharge or transaction fee, financial charges, over limit charges or delinquent charges) will not be part of the eligible spend during the Offer period.
 - Only eligible transactions going through merchant platforms will be eligible for Bonus Membership Rewards® Points. Transactions going through an aggregator (like Paypal, Paytm, PayU, Amazon Pay, PhonePe etc.) may not trigger Bonus Membership Rewards® Points since it entirely depends upon how a merchant submits its transactions to American Express
 - Fees/Charges paid through payment wallets will not be eligible for Bonus Membership Rewards® Points under the offer
 - The offer will be applicable only on merchants which accept American Express Cards
 - If for any reason a transaction is not successful, 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.

- In case a Card account is cancelled during the Offer period or before fulfillment of the offer, Cardmember will not be eligible for the Bonus Membership Rewards® Points under the offer
- American Express reserves the right at any time without prior notice to add/ alter/ modify/ change all of these Terms & Conditions or to replace wholly, or in part, the Offer by other Offers, whether similar to this Offer or not, or to withdraw it altogether.
- These offers are being made purely on a “best effort” basis. Cardmembers are not bound in any manner to participate in these offers 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 Offer 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.
- Queries regarding this program will not be entertained by American Express beyond November 30, 2020.
- 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.

American Express Banking Corp