



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 or American Express SmartEarn™ Credit Card 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 and/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 December 22, 2022 to March 31, 2023 (inclusive of both days), hereafter referred to as “Offer period”.
- The Offer is as: Cardmember to enrol the eligible American Express® Card for which the communication has been sent and make insurance transactions during the offer period on their enrolled American Express® Card (including the transactions on linked Supplementary Card(s)) and get 5 Membership Rewards® points for every Rs. 100 spent on Insurance transactions.
- It is mandatory for the Cardmembers to enrol for the Offer only through the link communicated directly by American Express through any of its marketing channels. Only in case of enrollment and subsequent qualification basis Insurance transactions taken during the offer period, the Cardmember will receive the Membership Rewards® points. Enrollment cannot be requested by the cardmember via call and/or chat.
- 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. In case a Cardmember did not receive any direct offer communication from American Express but enrolls his/her Card account for the offer, the Card account will not be eligible for the offer.
- A Cardmember will be eligible for a maximum of 10,000 Membership Rewards® points during the offer period. In case the Cardmember holds and qualifies on more than one eligible American Express® Card, the Cardmember will receive a total of only 10,000 Membership Rewards® points.
- Membership Rewards® points will get credited to Cardmember’s account by July 31, 2023. Queries regarding this program will not be entertained by American Express beyond September 31, 2023.
- Insurance spends (Net of reversals, credits and/or cashback) initiated on the enrolled Card from the date of enrollment or December 22, 2022 (whichever is later) to March 31, 2023 will be eligible under the Offer. For example – Insurance Spends initiated on the enrolled Card from the date of enrollment till offer end date is INR 50,000 and an Insurance refund of INR 5,000 is initiated within the same period, then the net eligible Insurance spend will be considered as INR 45,000.
- Spends, cashbacks, reversals and statement credits will be considered based on the transaction initiation date.
- Final eligibility check done prior to fulfilment, taking into consideration cardmember’s eligible Insurance spends (basis the above two clauses), shall be binding on the cardmember.

- For spends, initiated date will be the date when an Insurance transaction has been taken with the merchant.
- For Reversals, Credits and/or cashbacks, initiated date will be the date when the reversal/cashback/credit for any Insurance transaction(s) has been initiated by the merchant. This will include reversals, credits and/or cashbacks initiated for transactions which were taken prior or during the offer period. These may or may not get billed within the offer period. That is, qualifying spend amount will be calculated net of any reversal, credit and/or cashback that is credited to American Express card account on or before the offer fulfillment date with initiated date falling within the offer period. The date of initiation will be considered based on the date submitted by the Merchant Establishment. American Express will not be responsible if merchant establishment submits the reversal(s), credit(s) and/or cashback(s) date as different from the actual date when reversal(s), credit(s) or cashback(s) reflected on the card account.
- Spends on the Supplementary Card(s) will be accounted under the Basic Card only. The Supplementary Card(s) need not be enrolled separately. If a Basic Card/ Supplementary Card is enrolled, the complete Account (Basic and all linked Supplementary Card(s)) will get enrolled for the Offer.
- Membership Rewards® points are being given on eligible Insurance transactions under this offer and cardmember will not earn any regular points as per American Express Terms, and after the offer ends Card members will stop getting any Membership Rewards® points on Insurance spend.
- Only eligible transactions going directly through merchant platforms will be eligible for Membership Rewards® points. Transactions going through a wallet will not be considered eligible.
- Only transaction(s) taken with the merchants categorized under Insurance category by American Express would be considered for calculating eligible spend(s).
- Insurance Charges paid through payment wallets will not be eligible for Membership Rewards® points under the offer.
- The offer will be applicable only on merchants which accepts American Express® Cards.
- Only Cardmember initiated purchases on insurance 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.
- 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 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 September 31, 2023.
- Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the courts in Delhi only.