

### 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 Reserve<sup>SM</sup> Credit Card, American Express® Platinum Travel Credit Card, Air India American Express® Gold Card, American Express® Green Card, American Express Membership Rewards® Credit Card, American Express Gold Credit Card, American Express SmartEarn<sup>TM</sup> Credit 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 1, 2021 to September 30, 2021 (inclusive of both days), hereafter referred to as “Offer period”.
- **The Offer is as below:**
- Cardmember will get 10 Membership Rewards® Points for every Rs. 100 spent on utilities transactions in a calendar month on their American Express® Card (including the transactions on linked Supplementary Card(s)).
- A Cardmember will be eligible for a maximum of 2,000 Membership Rewards® Points each calendar month during the offer period. A Cardmember can be eligible for a maximum of 6,000 Membership Rewards® Points (2,000 Membership Rewards® Points per month) during the offer period.
- In case the Cardmember holds and qualifies on more than one eligible American Express® Card, the Cardmember will receive a maximum of 6,000 Membership Rewards® Points (2,000 Membership Rewards® Points per month) during the offer period.
- 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.
- Spends (net of reversals) on the eligible Card for the entire calendar month(s) will be considered
- Membership Rewards® Points will be credited to Cardmember’s account within 90 days after the calendar month in which eligible spends under the offer have been made.
- Spends on the Supplementary Card(s) will be accounted under the Basic Card only.
- Utilities spends comprises of spends made on only electricity, water & gas bills
- Membership Rewards® Points are being given on eligible utilities 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 utilities spend.
- The offer will be applicable only on merchants which accept American Express Cards
- Only Cardmember initiated purchases on utilities 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
- Only eligible transactions going through merchant platforms will be eligible for Membership Rewards® Points. Transactions going through an aggregator (like Paypal, Paytm, PayU, Amazon Pay, PhonePe etc.) may not trigger Membership Rewards® Points since it entirely depends upon how a merchant submits its transactions to American Express
- Charges paid through payment wallets will not be eligible for 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.
- 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.
- 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 January 31, 2022.
- 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.