

American Express Membership Rewards: Terms & Conditions

I. DEFINITIONS

1. "American Express" means American Express Banking Corp., a corporation organised under the New York State Banking Law, USA; authorised to carry on banking business in India.
2. "American Express Card" ("Card") and Card Account mean Basic Card and Account for any of Indian Rupee Platinum, Gold, Personal, Credit, Corporate Platinum, Corporate Gold, any Co-branded and affinity Cards issued by American Express.
3. "Cardmember(s)", unless otherwise specified, mean holders of such American Express Cards.
4. "Fee" means the Annual Fee of enrolment in the Frequent Traveller Option and/or the Non-Frequent Traveller Option as the case may be, determined by American Express from time to time.
5. "Frequent Traveller Option" or FTO means the option under which the Membership Rewards Points can be converted into Air Miles along with other Rewards options.
6. "Non-Frequent Traveller Option" or NFTO is the option under which the Membership Rewards can be redeemed against Rewards other than Air Miles and Frequent Customer/Guest Program.
7. "Frequent Customer/Guest Program" means any loyalty Program of any participating hotel or airlines into which Points can be transferred.
8. "Frequent Traveller Rewards" means the transfer of Points into any one or more participating Airline/Hotel Frequent Customer/Guest Programs and other such Rewards that may be added from time to time.
9. "General Frequent Traveller Option" or GFTO means the option under which the Membership Rewards Points can be converted into Air Miles along with other Rewards options. This option is available only for American Express Platinum Travel Credit Card.
10. "Linked Accounts" include every single Basic Card Account that is enrolled in the Program under the name of the same Basic Cardmember, which are billed in the same currency, and on which all spending is combined and accumulated under one Membership Rewards Program Account ("Program Account").
11. "Membership Rewards Program" or "Program" means the loyalty Program of American Express wherein Cardmembers accumulate Points from their spending on their American Express Card/s as determined by American Express from time to time.
12. "Membership Rewards Points" or "Points" means the Points accrued through the Program which can be exchanged for Frequent Traveller Rewards or Non-Frequent Traveller Rewards.

13. "Non-Frequent Traveller Rewards" means all rewards provided by the Program except Frequent Traveller Rewards and which may include shopping, dining, entertainment, financial services, travel, unique and experiential Rewards and other such Rewards that may be added from time to time.
14. "Program Enrolment Date" will be the first day of the month in which the enrolment application is received from the Cardmember by American Express in either the Frequent Traveller Option or the Non-Frequent Traveller Option of the Program and will remain the same in the event of a transfer from one to the other. "Enrolment Year" is defined as any twelve-month period commencing on the Program Enrolment Date. All Card/s where auto enrolment is applicable, the enrolment date is two days after application is approved.

II. ELIGIBILITY & ENROLMENT

1. Participation in the Program is open to all Cardmembers residing in India who have an Indian Rupee billed Card which allows enrolment into the Membership Rewards Program and whose Accounts are in good standing. Any person residing in India holding an American Express Card of any other denomination and billed from any other country is not eligible to participate in this Program.
2. Enrolment for Corporate Cardmembers is subject to approval of the Corporate Cardmember's Company and American Express, unless enrolment into Membership Rewards is part of any Corporate Card value proposition. Enrolled Corporate Cards from the same Company cannot be pooled into one Program Account. Any Points earned in respect of the Corporate Card are accrued to the respective Corporate Cardmember for his/her personal use and not to the Corporate Account. In cases where a Corporate Cardmember chooses to link a Corporate Card and a Personal Card together into one Membership Rewards Account, the Corporate Card Membership Rewards fee will be charged in addition to any applicable Personal Card fee. Line of Credit Accounts, Business Travel Accounts, Corporate Purchasing Card, any Card issued for charging central spends of the corporate and other Non-Card Accounts are not eligible for enrolment in the Program.
3. A Cardmember may link-up any number of his American Express Basic Card Accounts for the purpose of accruing Membership Rewards Points ("Points"), provided that the Cardmember is listed as the Basic Cardmember for all such Linked Accounts. American Express will designate one of the Linked Accounts as the "Primary" Account. Linked Cards must also participate in the same Membership Rewards Program level.
4. On enrolment, Cardmembers are required to pay the applicable annual fee for the Program. However, if the Cardmember has more than one American Express Card and wishes to link-up the same, then only the applicable fee on the designated "Primary" Account will be charged except where the Corporate Card spending is being linked, where Cardmember will have to pay the fee charged for such Corporate Cards.
5. Points earned by any Additional/Supplementary Cards will automatically accrue to the Basic Card Account on which the Additional/Supplementary Cards are issued. Additional/Supplementary Cards cannot accrue Points separately under an independent Program Account.

III. POINTS EARNED IN THE PROGRAM

1. a) Subject to 1C below, with American Express Membership Rewards Program, you will earn Membership Rewards Points, as mentioned below:

Personal Cards:

On your American Express Platinum Card, you earn 1 Membership Rewards Points for every Rs. 100 spent on Fuel*, and No Membership Rewards Points on spends at Insurance and Other Utilities Services^. Also, you earn 1 Membership Rewards Point for every Rs. 40 on all other spends.

On all other Personal Cards, you earn 1 Membership Rewards Point for every Rs. 50 spent on all purchases, except on Fuel, Insurance and Other Utilities Services^, where you earn No Membership Rewards Points.

Corporate Cards:

On your American Express Platinum Corporate Card, you earn 1 Membership Rewards Points for every Rs. 40 spent on all purchases, except on Telecommunications#, Insurance, Fuel and Other Utilities Services^, where you earn 1 Membership Rewards Points for every Rs. 100 spent. On your American Express Corporate Card, you earn 1 Membership Rewards Point for every Rs. 50 spent on all purchases, except on Telecommunications#, Insurance, Fuel and Other Utilities Services^, where you earn 1 Membership Rewards Point for every Rs. 100 spent.

To Illustrate:

Card Type	Card Name	Spend Category				
		Fuel*	Insurance	Other Utility Services^	Telecommunications#	All others spends
Personal Cards	The American Express Platinum Card	1 MR point for every Rs. 100 spend	No MR point	No MR point	1 MR point for every Rs. 40 spend	1 MR point for every Rs. 40 spend
	The American Express Gold Card	No MR point	No MR point	No MR point	1 MR point for every Rs. 50 spend	1 MR point for every Rs. 50 spend
	The American Express Platinum Reserve Credit Card	No MR point	No MR point	No MR point	1 MR point for every Rs. 50 spend	1 MR point for every Rs. 50 spend
	The American Express Platinum Travel Credit Card	No MR point	No MR point	No MR point	1 MR point for every Rs. 50 spend	1 MR point for every Rs. 50 spend
Corporate Cards	The American Express Platinum Corporate Card	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 40 spend
	The American Express Corporate Card	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 100 spend	1 MR point for every Rs. 50 spend

*Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs).

^Other Utility services include providers of household/domestic electricity, gas and water. These providers can be government departments and agencies including local, state, municipal organizations; public housing societies and apartment associations.

#Telecommunications includes providers of landline phones, mobile phones, cable and other pay TV services, and calling cards.

b) American Express may at its sole discretion increase or decrease the accrual of the number of Points charged on Cardmember's linked Account(s) wither during a promotion campaign for a specific product or at specific Service Establishments where the charge is incurred or as a feature of a specific product or any combination thereof.

c) For the American Express Card, the following charges are not eligible for accruing Points:

I. Cash advance and other services

- Express Cash
- American Express Gift Cheque purchases
- American Express Travel Gift Certificate purchases
- Emergency Cheque Cashing
- Cash Advance
- American Express Traveller's Cheque purchases
- Foreign Exchange purchases in cash or on the Card
- Balance Transfer

II. Fees and charges

- Any Annual fee on the Card
- Surcharge or Transaction fee levied on any charge
- Charges for dishonoured cheques
- Financial charges
- Delinquency charges: late payment and collection charges
- Finance charges
- Charges and Credit Card Account interest charges
- Foreign currency conversion charges
- Over limit charges

2. The Cardmember will not accrue Points in his/her Program Account for amount of any charge processed by American Express prior to the Program Enrolment Date, or any charge prepaid by the Cardmember on a Linked Account prior to the first billing statement of that Account following the Program Enrolment Date of the Program Account.

3. Points accrued in any Program Account do not constitute any property of the Cardmember and are not transferable by operation of law or otherwise to any other person or entity and cannot be transferred to, or combined with, any other Program Account.
4. Adjustment will be made to the Points accrued in the Cardmember's Program Account if there is any credit(s), including those arising from returned goods or services or billing disputes, or debit(s) posted to a Cardmember's Linked Account.

IV. POINTS EXPIRATION

1. Points earned by FTO Enrollees - There is no expiry date for Points earned by FTO Enrollees while participating in the Program. However, American Express reserves the right to institute an expiry date for Points, whether or not the Points have been already accrued or thereafter accrued, by Enrollees.
2. Points earned by NFTO Enrollees - Points accrued in any other Enrolment Year that have not been redeemed for Rewards can be carried over for up to two further Enrolment Years. Any Points not used by the end of the second year after the Enrolment will be forfeited.
3. Points earned by GFTO Enrollees – Points accrued in any other Enrolment Year that have not been redeemed for Rewards can be carried over for up to three further Enrolment Years. Any Points not used by the end of the third year after the Enrolment will be forfeited. For Example: The membership rewards points on your American Express Plat Travel Card that have not been accrued in any particular enrolment year and have not yet been redeemed can be carried over for up to three further enrolment years. Points not redeemed by the end of the third enrolment year will expire such as if your enrollment date is 15th Jan 2017 then the first enrolment year is 15th Jan 2017 to 14th Jan 2018. Any points earned in this enrolment year will expire on 15th Jan 2021.
4. If NFTO Enrollees later enroll in the Frequent Traveller Option, there will be no expiry date for Points already earned in the Enrolment Year they transfer enrolment to the FTO, provided that they pay the applicable "Differential Fee". However, if they use up all Points already accrued before transferring to the Frequent Traveller Option, no Differential Fee will be charged.
5. If an FTO/NFTO Enrollee later cancels enrolment, Points already earned, that have not been redeemed for Rewards or transferred to any participating Program, shall have to be redeemed within 30 days of cancellation failing which the same shall automatically stand forfeited.

V. NOTICE OF ACCUMULATED POINTS

1. American Express will notify the Basic Cardmember in the monthly Card statement of the Primary Account of the number of Points accrued under the same Program Account up to the Point accumulation date, immediately preceding the closing date for the said monthly statement.

VI. REDEEMING NON FREQUENT TRAVELLER REWARDS

1. Only FTO/GFTO/NFTO Enrollees who have paid the applicable fees, can redeem Non-Frequent Traveller Rewards detailed in the Membership Rewards website at the Service/Participating Establishment that provides the specific Rewards during the validity period of the respective offers.
2. All Rewards are subject to availability and certain restrictions, which may apply. The redemption procedure and the Terms & Conditions of each Reward are set forth in the Rewards Certificate issued to the Cardmember or on the webstore.
3. Any additional meals, transportation, accommodation arrangements or any other incidental expenses made in connection with any Reward will be the sole responsibility of the Cardmember.
4. In the event that the Reward takes the form of a cash savings voucher, should the Cardmember purchase goods or services in excess of the value noted on such savings voucher, the Cardmember should endeavour to use the American Express Card, to pay the difference to the participating Service Establishment.
5. Unless otherwise specified, if a shopping Reward in the form of a voucher is redeemed, the voucher cannot be used in association with other special offers offered by the Service Establishments or during sales.
6. Issuance of a dining, travel or hotel certificate does not constitute a reservation. The Rewards Voucher holder is responsible for making all reservations and notifying the participating Service Establishments of the Reward(s) they are going to redeem.
7. Other American Express Card benefits e.g., the Purchase Protection Plan, which are activated with Card use, do not apply to goods or articles received as rewards under the Program.
8. Certificate once redeemed will not be extended post the expiry period.

VII. REDEEMING FREQUENT TRAVELLER REWARDS

1. Only FTO/GFTO Enrollees who have paid the fee are eligible to redeem Frequent Traveller Rewards.
2. The Basic Cardmember may convert Points in his/her Program Account to any participating Frequent Customer Program, subject to the specific partner requirement. Cardmembers are subject to and must comply with, the Terms and Conditions of the Participating Frequent Customer Programs, of the participating partners(airlines,hotels and others) in which they are enrolled
3. American Express assumes no responsibility for Points converted from a Cardmember's Program Account into a participating Frequent Customer Program or for the actions of any participating airline or hotel in connection with its Frequent Customer Program or otherwise.
4. Any partner's participation in the Program is subject to change with or without notice. American Express will not, directly or indirectly, assume any responsibility in respect of any such claim.
5. For Air Miles conversion, a nominal redemption fee of Rs. 250 (plus applicable Service Tax) would be levied for all American Express Cards except American Express Platinum Card, American Express

Platinum Reserve Credit Card, American Express Platinum Travel Credit Card and American Express Platinum Corporate Cards.

VIII. PROGRAM ACCOUNT

1. If the amount due as per the monthly statement is not paid by the Payment Due Date (Minimum Amount Due in case of Credit Card and Full Amount Due in case of Charge Card), Points accrued in the Membership Rewards Program for that billing statement month would be forfeited. Any such forfeited Points may be reinstated by American Express at its sole discretion upon payment of the applicable fee. This is not applicable on American Express® Platinum Corporate Cards, but applicable on all other Cards including those linked to American Express® Platinum Corporate.
2. In the event of the Card Cancellation or Deactivation of the Membership Rewards Program (cancellation either initiated by the Cardmember or American Express), the Card member can redeem his accrued Points by calling at the Customer services within 30 days from the date of the cancellation provided there is no outstanding on the Card. In case of the failure of Cardmember to redeem the Points accrued within the stipulated time of 30 days, the Points shall stand forfeited.
3. If the Card Account or any Linked Account is not in good standing (overdue or in collection), the Cardmember's enrolment in the Program may be cancelled and/or Points accrued in the Program Account will be forfeited immediately and will not be capable of transfer, conversion or redemption.
4. If payment for any enrolled Card Account is overdue, the Cardmember will not be allowed to redeem Points accrued in the Program until all Card Accounts are returned to good standing.

IX. GENERAL

1. Pictures or any artwork shown in Membership Rewards Catalogue is only indicative of the Reward. Actual Rewards may vary.
2. Cardmember is solely responsible for any Govt. tax, Service tax, duty or other charge imposed by law in any country in respect of the Program, participation in the Program and any Points converted or acquired or any other transaction within the Program.
3. By redeeming a Reward, the Cardmember releases American Express, its affiliates, subsidiaries, parent or group companies from any and all liabilities to the Cardmembers or any guests of the Cardmembers regarding the redemption or use of any Rewards, or other participation in the Program.
4. All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption of Rewards including transfer of Points to a participating Frequent Flyer Program will be determined by American Express at its sole discretion.
5. Any dispute concerning goods or services received as a Reward under the Program, shall be settled between the Cardmember and the Service/Participating Establishment, which supplied the goods or services. American Express will bear no responsibility for any loss of whatever nature, resulting from the redemption of any Frequent Traveller and/or Non-Frequent Traveller Rewards.
6. The Membership Rewards are being brought by American Express on a "best effort" basis. The features against every redemption option have been provided by the respective partner. American Express is not in a position to validate or authenticate such claims and shall take no responsibility for the same.

7. American Express holds no responsibility for lost or stolen Rewards, Reward Certificates or tickets.
8. Fraud and abuse relating to the earning of Points in the Program or redemption of Rewards including transfer of Points to participating Frequent Customer Programs may, at the discretion of American Express, result in forfeiture of accrued Points, as well as cancellation of a Cardmember's Program Account.
9. American Express reserves the right to cancel, change or substitute any Reward or Program Terms and Conditions at any time, at its sole discretion without prior notice.
10. American Express can suspend or terminate the Program at any time it deems necessary. In such a case, American Express shall give advance written notice to Basic Cardmembers in the manner it deems appropriate.
11. American Express' failure to enforce a particular Term or Condition does not constitute a waiver of that Term or Condition by American Express.
12. This agreement is only for participation in Program and does not in any way waive, amend or override any of the Terms and Conditions of the existing Cardmember agreement with American Express. All such Cardmember Terms and Conditions continue to remain in full force. In case of conflict between the Program Terms and Conditions and the Cardmember Terms and Conditions the former shall prevail over the latter.
13. The Point levels given against every redemption option in this catalogue are subject to change. Please refer to www.americanexpress.co.in/membershiprewards for the updated Point levels for every redemption option.
14. All disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in State of Delhi.
15. The Point levels given against every redemption option in this catalogue are subject to change. Please refer to www.americanexpress.co.in/rewards for the updated Point levels for every redemption option.

Terms and Conditions: Select and Pay with Points

1. Subject to these Terms and Conditions, American Express Consumer Cards issued by American Express Banking Corp. ("American Express") in India and enrolled in the Membership Rewards® Program are eligible to redeem Membership Rewards Points ("Points") for a credit to their Card Account for outstanding transactions
2. Subject to these Terms and Conditions, the redemption of points will be awarded to Cardmembers in the form of a credit to the Card Account which must be associated with or linked to the Membership Rewards account from which the points are redeemed
3. Cardmember must redeem a minimum of 1,000 points at one time for each redemption process
4. American Express Banking Corp. may require that any credit to Cardmember's Card Account does not exceed the amount of the transaction against which the MR points are being redeemed

5. Points can only be redeemed for a credit in respect of a transaction after it appears in Cardmember's Card Account; thereafter starting from the date of the following Card account statement date, Cardmember has until the day before the date of the fourth Card account statement to redeem points for this purpose. Cardmember will not be able to redeem points for a transaction after this period has ended
6. American Express Banking Corp. may amend the time frame in which transactions are eligible for reimbursement through certain redemption channels
7. American Express Banking Corp. may restrict Pay with Points credit to Cardmember's Card Account if such Card Account has a positive credit balance due to overpayment at the time of the Pay with Points redemption request
8. Cardmember will not be able to make a redemption request for a transaction until that purchase has been appeared on Cardmember's Card Account. Cardmember's Card Account may not be credited until the subsequent Card account statement period after the original transaction was charged to such Card Account
9. Cardmember must not withhold any payment due on Cardmember's Card Account based upon the expectation of receiving a future credit to such Card Account
10. If Cardmember has an American Express Banking Corp. issued Card in which Cardmember earns points, a credit to Cardmember's Card Account as a result of using this redemption reward does not constitute a payment to such Card Account and does not satisfy the requirement to pay the minimum payment due. Cardmember must still make a separate payment of at least the minimum payment due in accordance with the Cardmember Agreement and Card Account statement
11. We may suspend redemption of points where the Card Account is not in good standing (overdue or in collection)
12. It can take up to three working days to transfer points and issue the rewards credit to Cardmember's Card Account. If Cardmember has a Credit Card, Cardmember may be charged interest (if applicable) if any interest free period expires before the transfer of points to such Card Account. Cardmember should allow sufficient time to redeem points before the payment due date of Cardmember's Card statement
13. Cardmember may redeem points online by visiting americanexpress.co.in and log in with American Express Banking Corp. online ID and password (MYCA). Click on the redemption link on Account summary page and follow the on-screen options.

Terms and Conditions: Pay with Points

1. Subject to these Terms and Conditions, American Express Card(s) issued by American Express Banking Corp. ("American Express") in India enrolled in the Membership Rewards® Program ("Program"), and whose Card Account(s) are in good standing, are eligible to redeem Membership Rewards Points

("Points") for product/merchandise/service at a participating Merchant store(s) via Point of Sale ("POS").

2. Subject to these Terms and Conditions, the redemption of Points will be awarded to Cardmembers in the form of redemption towards Merchant invoice value, either in part or full, for product/merchandise/service purchased at participating Merchant store(s). Such redemption towards Merchant invoice will be accorded at a specified conversion rate between Points and Indian Rupee ("INR") value, as determined from time to time by American Express, at its sole discretion.
3. Cardmember must redeem a minimum of 4 Points per redemption at POS.
4. When redeeming your Points for product/merchandise/service, Cardmembers are deemed to be dealing directly with a participating Merchant, and not via American Express. Participating Merchant will determine, at its sole discretion and independent of American Express, (i) price and availability of product/merchandise/service, (ii) offers, promotions and applicable restrictions, (iii) return and/or refund policy, (iv) service charge(s), if any; all of which are subject to change by Merchant without prior notice.
5. Any dispute regarding delivery, service, suitability, merchantability, availability or quality of product/merchandise/service must be addressed by the Cardmembers directly to the Merchant and that American Express shall not entertain any communication in this regard. The product/merchandise/service offered by the Merchant against redemption of Points by Cardmember at POS will be governed by Terms and Conditions of the Merchant and American Express will not be liable in case of any such dispute. For detailed Terms and Conditions of participating Merchants, Cardmember can visit the Merchant's official website or store.
6. For any refund/return/exchange of product/merchandise/service purchased at the Merchant store, Cardmember must directly deal with the Merchant and such refund/return/exchange will be governed By the Merchant Terms and Conditions. American Express will not refund the redeemed Points to the Cardmember's Account against any such refund/return/exchange.
7. American Express reserves the right, at any time, without prior notice, and its sole discretion, to add/amend or vary any or all of American Express Membership Rewards 'Pay with Points' Terms and Conditions.
8. American Express reserves the right, at any time, without prior notice, and its sole discretion, to add/remove the facility of redemption of Points at a participating Merchant store POS.
9. All disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in State of Delhi.
10. American Express Membership Rewards 'Pay with Points' Terms and Conditions must be read in conjunction with American Express Membership Rewards Terms and Conditions available in the "About Program" section at <http://catalogue.membershiprewards.co.in>

Terms and Conditions: Pay with Points –SafeKey

American Express now offers the opportunity for eligible Card members to redeem their Membership Rewards® Points during the SafeKey journey and get a credit on their Card statement.

- Both the original charge and INR value of Points redeemed will appear as credit amount on your Card statement.
- Credit towards Points redeemed will appear in your Card statement within 3-5 working days and may appear on a different statement period than that of the corresponding transaction.
- Pay with Points-Safekey transactions once taken can't be reversed

Please Note: The credit against Points redemption will not constitute a payment. Card members must still make a separate payment of at least the minimum amount due or the total amount payable (as the case may be) in accordance with the Cardmember Agreement.

American Express Banking Corp.