



TERMS AND CONDITIONS

1. The Consumer Promotion Program Period is from: June 1st, 2014 to July 31st, 2014.
2. The customer is entitled to three (only 3) ATM Fee reversals, per month, during the program period. The ATM fee reversal if not availed in a particular month, will not be carried forward.
3. This offer is not applicable on GTC purchased prior to the program period. This program is not applicable for any reloads on existing GTC purchased prior to the program period.
4. The Consumer Promotion Program is valid on the sale of new American Express **GlobalTravel** Cards ("GTC") purchased with a fresh load of minimum USD 500 or equivalent and any amount subsequently reloaded thereafter during the program period.
5. This offer is not applicable for Corporate Buyers enjoying ATM waivers.
6. Only the charges levied by American Express and associated taxes towards ATM Fees will be reversed.
7. Reversals will be processed within 10 business days, post end of each month. In the event of a Card closure, prior to this cut off period, we would be unable to reverse the ATM fees on a deactivated Card.
8. Customer would be liable to bear any additional ATM Transactions Fees levied by ATM operators. This fee is determined, charged and retained by the ATM Operators and hence will not be reversed.
9. Any taxes levied on the ATM withdrawals other than American Express, will not be reversed.
10. Reversals on ATM Fee levied by American Express and the associated taxes, will be valid during the program period only.
11. The Customer would be responsible for KYC documentation and adherence to all relevant rules/regulations laid down by RBI, FEMA and any other regulator for sale of foreign exchange to customers travelling overseas.
12. American Express reserves the absolute right to withdraw or change the Program and or Terms & Conditions at any time at our sole discretion.
13. All disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in the State of Delhi.

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