

American Express Membership Rewards® Credit Card

Terms & Conditions:

1. Welcome Gift is available only in the 1st year on payment of the annual fee and on spending INR 15,000 within 90 days of card membership.
2. You will not earn Membership Rewards Points on your American Express Card for all your spending on fuel, insurance and utility (electricity, water and gas bills) payments. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Utility services includes 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.

Effective March 15, 2020, you will not earn Membership Rewards Points on any EMI option selected from a merchant's website e.g. online shopping with Amazon or Flipkart etc. and on any EMI option selected at Merchant's terminal e.g. a Chip and PIN transaction at Croma retail store etc. At the same time, you will continue to earn Membership Rewards Points on all EMI transactions through American Express® SafeKey and on all EMI conversions done post purchase.

3. This is an enrollment-based benefit. [Click here](#) to enroll.
4. For latest options available under Gold collection please [check here](#).
5. [Click here](#) for more details on EMI.
6. 0% Convenience fee on fuel purchase at HPCL for transactions less than Rs. 5,000 and 1% Convenience fee on fuel purchases per transaction is applicable for all transactions of Rs. 5,000 and above
7. [Click here](#) for more details on dining benefits.

For further details, please refer [Most Important Terms & Conditions](#)