

American Express SmartEarn™ Credit Card

Terms & Conditions:

1. Welcome Gift is available only in the 1st year on payment of the annual fee and on spending INR 10,000 within 90 days of Cardmembership.
2. Eligible spends do not include cash advances, express cash transactions, drafts made from the Account, balance transfers and fees. Statement Credit will be given within 10 working days of completion of eligible spends.
3. For example, for a spend of Rs. 50 on an eligible merchant the Cardmember will get 10 Membership Rewards Points (if merchant is under 10X category) and 5 Membership Rewards Points (if merchant is under 5X category). Under 10X category, 10X Membership Rewards Points will be capped at 500 Points per month per Card Account jointly for Flipkart and Amazon. 10X Membership Rewards Points will be capped at 500 Points per month per Card Account for Uber. Under 5X category, 5X Membership Rewards Points will be capped at 250 Points per month per Card Account for all the merchants put together. Please note that eligible merchant partners may change from time to time. To view the complete list of merchant partners, please visit amex.co/seccrewards. 10X category means Cardmember earns 9 Membership Rewards Points on every Rs. 50 spent at participating merchant(s) over and above the regular Membership Rewards Points earn rate applicable on the Card Account. For example, an eligible spend of Rs. 250 will get the Cardmember 5 regular Membership Rewards Points and 45 additional Membership Rewards Points. 5X category means Cardmember earns 4 Membership Rewards Points on every Rs. 50 spent at participating merchant(s) over and above the regular Membership Rewards Points earn rate applicable on the Card Account. For example, an eligible spend of Rs. 250 will get the Cardmember 5 regular Membership Rewards Points and 20 additional Membership Rewards Points.
4. For voucher benefit Terms and Conditions, [Click here](#).
5. 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. Telecommunications includes providers of landline phones, mobile phones, internet services, cable and other pay TV services, and calling cards. Effective February 1, 2020, you would 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 would continue to earn Membership Rewards® points on all EMI transactions through American Express® SafeKey and on all EMI conversions done post purchase.

6. Cardmember liability is nil if American Express receives the report within 3 working days of the fraud. If the fraud is reported beyond 3 working days then the maximum liability of the customer will be limited to Rs. 1,000. For further details, please refer [MITC](#).

[Most Important Terms & Conditions](#)