

# American Express Membership Rewards® Credit Card

## **Card Benefits:**

- Welcome Gift<sup>1</sup> of 4,000 Bonus Membership Rewards® Points
- Earn 1 Membership Rewards Point for every<sup>2</sup> Rs. 50 spent except for spend at Fuel, Insurance, Utilities and Cash Transactions
- Earn 1,000 Bonus Membership Rewards Points for simply using your Card 4 times on transactions of Rs. 1,000 and above every month
- Earn 5,000 Membership Rewards Points upon First Year Card Renewal, on payment of annual membership fee. Points to be credited within 90 days of Card renewal
- Redeem your Points from the fabulous 18 and 24 Karat Gold Collection
- Split the payment and not the joy. Use your American Express Credit Card for your next big purchase & pay in [EMI](#)
- Fuel Convenience Fee Waiver - 0% Convenience fee on fueling up at HPCL<sup>3</sup>
- Enjoy exciting discounts of up to 20% every time you dine at select restaurants. [Click here](#) for more details.

## **Terms & Conditions:**

<sup>1</sup> Welcome Gift is available only in the 1<sup>st</sup> year on payment of the annual fee and on spending INR 2,000 within 60 days of cardmembership.

<sup>2</sup> 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.

<sup>3</sup> 0% Convenience fee on fuel purchase at HPCL for transactions less than Rs. 25,000 and 0.3% Convenience fee on fuel purchases per transaction is applicable for all transactions of Rs. 25,000 and above.