



Account ending: 12345

Dear Card Member,

Log in

Important Update as we Enhance your Membership Rewards® Program Experience

Thank you for being a valued Card Member.

We are getting ready to upgrade our Card issuing platform and the technology that supports your American Express® Corporate Card to bring you a **simpler, more seamless digital experience**.

As part of this transformation, we are bringing some enhancements to the Membership Rewards® and certain Corporate Card services, effective **[Date]**. These changes are designed to simplify the journey for Card Members who hold both **Consumer and Corporate Cards**.

What’s changing?

Membership Rewards®

- Currently, Membership Rewards® points earned across eligible Consumer and Corporate Cards are maintained as a combined balance. Card Members holding multiple Cards can view and redeem their accumulated points together.
- Once the transition is complete, Membership Rewards® points for your Consumer and Corporate Cards will be accumulated and redeemed separately, creating a simpler and more streamlined rewards experience. You’ll continue to have easy access to your Membership Rewards® points in the same place on the Amex App and Online Account.
- The **Select & Redeem** journey will be simplified, allowing you to redeem your points in one go against your total outstanding balance, rather than selecting individual transactions.

Emergency Card Replacement

- If your Card is lost or stolen while travelling internationally, our Emergency Card Replacement service helps arrange for a replacement Card to be delivered to your location. Currently, replacement Cards are delivered within 24-48 hours.
- Effective 11 October 2026, the estimated delivery timeline will change to 7-10 business days. We request you to keep this in mind before planning your travel, and are actively working to improve delivery timelines wherever possible.

To support this enhancement, updates are being made to the Membership Rewards Terms & Conditions, Most Important Terms & Conditions (MITC), and Card Member Agreement (CMA). We encourage you to review the updated terms for more details on these changes.

Click [here](#) to review updated Terms & Conditions.

Thank you for your continued trust in American Express.

Warm regards,
American Express Banking Corp. India

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