



Account ending: 12345

Dear Customer,

Log in

Important Update as we Enhance your Membership Rewards® Program Experience

We are getting ready to upgrade our Card issuing platform and the technology that supports your American Express® Corporate Card program 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 Card Members to redeem their points in one go against their total outstanding balance, rather than selecting individual transactions.

Emergency Card Replacement

- If a Card is lost or stolen while travelling internationally, our Emergency Card Replacement service helps arrange for a replacement Card to be delivered to Card Members’ 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 understand the importance of receiving a replacement Card promptly while travelling 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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