



#### WELCOME GIFT

Get a welcome gift<sup>1</sup> of 4,000 bonus Membership Rewards<sup>®</sup> points.



#### MONTHLY BONUS POINTS

Earn 1,000 bonus Membership Rewards<sup>®</sup> points for simply using your Card 4 times for ₹1,500 or above every calendar month<sup>2</sup>.



#### MONTHLY SPEND MILESTONE

Earn 1,000 bonus Membership Rewards<sup>®</sup> points upon spending more than ₹20,000 in a calendar month. Enrol via Amex App or your Online Card Account<sup>3</sup>.



#### EARN RATE

Earn 1 Membership Rewards<sup>®</sup> point for every ₹50 spent<sup>4</sup>.  
Get 2X bonus points on shopping via Reward Multiplier<sup>6</sup>.



#### FIRST YEAR CARD RENEWAL

Celebrate the first renewal of your Cardmembership with 5,000 Anniversary bonus points<sup>5</sup>.

#### SPEND BASED ANNUAL FEE WAIVER

Get 100% annual fee waived off when you spend ₹1,50,000 or more in the preceding membership year.

#### UNLOCK THE 18 KARAT AND 24 KARAT GOLD COLLECTION

Redeem your points for exciting vouchers worth up to ₹14,000 with the stunning Gold Collection.

To know more visit, [amex.in/mrcc](https://amex.in/mrcc).

#### MEMBERSHIP REWARDS<sup>®</sup> POINTS TRANSFER

Transfer your points to leading airlines and hotel partners for comfortable flights & stay options.



# DISCOVER A WORLD FULL OF REWARDS AND CHOICES

To explore the benefits of your Card visit [amex.in/mrcc](https://amex.in/mrcc) or scan the QR code



## Terms & Conditions Apply

<sup>1</sup>Welcome Gift is applicable on paying the joining fee + applicable taxes along with defined spend criteria. The same is subject to terms and conditions. To know more, please visit the MID, or visit [amex.in/mrcc](https://amex.in/mrcc).

<sup>2</sup>Only transactions ₹1,500 or above will be eligible for the bonus points and you will earn 1,000 points each month on qualifying for the criteria.

<sup>3</sup>You can earn 1,000 additional points upon spending ₹20,000 or more in a calendar month. This is an enrolment-based benefit and will be given only to those Cardmembers who have enrolled for it. Enrol via Amex App or your Online Card Account.

<sup>4</sup>You will not earn Membership Rewards® points on your American Express Card for all your spends 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. Telecom companies includes providers of landline phones, mobile phones, internet services, cable and other pay TV services, and calling cards. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Other 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. Additionally, you will not earn Membership Rewards® points on converting purchases to EMI at Point of Sale (effective from March 15, 2020).

<sup>5</sup>These points will be credited to your Account after 90 days, post the Card renewal month. Applicable on payment of renewal fee.

<sup>6</sup>Rewards Multiplier Terms and Conditions Apply. T&C can be found here: <https://www.americanexpress.com/in/benefits/rewards/program/terms-conditions.html>

