Dear Card Member,

Welcome to the world of **American Express Membership Rewards® Credit Card**.

Begin a journey of rewarding benefits as you earn 1,000* bonus Membership Rewards® points each calendar month on making 4 transactions of minimum ₹1,500 each. Earn 1,000* bonus Membership Rewards® points by spending ₹20,000 or more in a calendar month, and redeem them for the fabulous Gold Collection. You can also enjoy exciting discounts on dining, travel, shopping and more.

I hope you will enjoy the amazing benefits that come with your Card Membership.

Warm regards,

Sanjay Khanna
Chief Executive Officer
American Express Banking Corp., India
Member Since 1996

WAYS TO ACTIVATE YOUR CARD

DOWNLOAD THE AMERICAN EXPRESS® APP

- Create an Online Account
- Select a PIN[1] of your choice, if not already selected to activate and secure your Card

AMERICAN EXPRESS® ONLINE SERVICES

- Register for Online Services at **go.amex/cardactivation**
- Select a PIN[1] of your choice, if not already selected

AMERICAN EXPRESS® HELPLINE

- Call the number printed on the back of your Card
- Activate your Card and select a PIN[1] of your choice, if not already selected

If your Card is not activated within 37 days of Card approval, it will be cancelled.

FOLLOW THE BELOW STEPS TO ENABLE ONLINE, CONTACTLESS AND INTERNATIONAL TRANSACTIONS ON YOUR CARD:

Log in via the American Express® App or your Online Card Account > Go to 'Account' or 'Account Management' > Go to 'Transaction Security Settings' to enable/disable transactions and set limits as needed

CONGRATULATIONS!

YOUR NEW AMERICAN EXPRESS® CARD IS HERE.

Please ensure that you sign on the reverse of the Card before you start using the same for any purchases. By signing on the reverse of the Card, you are confirming that you have read and accepted the American Express Card Member Agreement, including the most important Terms and Conditions (MITC) of the American Express® Card available online at **americanexpress.co.in/mitc**

Do not forget to Register for Online Services, select your PIN and activate your Card before first use.

To explore the benefits of your Card, visit **amex.in/mrcc** or **scan the QR code**

[1]To view/change your PIN - You can change your PIN anytime by logging in to your Online Card Account at **americanexpress.co.in** by clicking the 'View PIN/Change PIN' option under the 'Account Management' tab. For more information please visit **americanexpress.co.in/chipandpin**

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DETAILS ABOUT YOUR AMERICAN EXPRESS MEMBERSHIP REWARDS® CREDIT CARD ANNUAL FEE:

Standard Annual Fee*: First Year: ₹1,000 + taxes; Second Year Onwards: ₹4,500 + taxes

Standard Add-on Card Annual Fee (Where Applicable)**: ₹1,500 + taxes

*Annual Fee reductions may be offered by American Express Banking Corp. ("American Express") at its sole discretion.

American Express Banking Corp.,
Cyber City, Tower C, DLF Bldg. 8, Sector-25, DLF City Phase II, Gurgaon-122002, Haryana.
americanexpress.co.in

*Terms and Conditions Apply. Limited-period offer. To know more, visit **amex.in/mrcc**

SHARE YOUR CARD BENEFITS

Gift Supplementary American Express® Cards to your loved ones at no additional fee* and enjoy the delights of your membership together.

To apply, visit **americanexpress.com/en-in**

REFER MORE, EARN MORE

Start your journey by earning rewards.

Get up to 1,50,000* Membership Rewards® points in a year just by referring your friends!

To refer, visit **americanexpress.com/en-in**

PAYFLEX
Flexible payments with easy EMI

Split the payment and not the joy. Use your American Express® Credit Card for your next big purchase and pay in **EMI***.

To opt for pay-in-parts, visit **amex.in/emi**

DON'T *live life* WITHOUT IT™



Please Note: Printed copies of the Most Important Terms and Conditions and the Card Member Agreement are no longer being sent along with monthly statements or Card welcome, replacement and renewal pack(s). You can view and download these documents from the official webpage **americanexpress.co.in/mitc** or call on the number on the back of the Card to request for hard copies of the same.

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