CONGRATULATIONS! YOUR NEW AMERICAN EXPRESS® CARD IS ENCLOSED.

Do not forget to activate your Card before use.

WAYS TO ACTIVATE YOUR CARD

DOWNLOAD THE AMERICAN EXPRESS® APP

- Click on Register for Online Services
- Enter Card details for registration
- Select PIN of your choice if not already selected to activate and secure your Card
- Create Account User ID and Password

OR

AMERICAN EXPRESS® ONLINE SERVICES

- Register for Online Services at **americanexpress.co.in**
- Select a PIN[1] of your choice
- Download the American Express® App to manage your Card Account

OR

AMERICAN EXPRESS® HELPLINE

- Reach out to us at **amex.in/contactus**
- Dial toll-free number on your American Express® Card
- Activate your Card and select a PIN of your choice
- Download the American Express® App to manage your Card Account

[1]In case you forget your PIN, you can view and change it anytime, instantly, by logging in to your Online Card Account at **americanexpress.co.in** and clicking the **View PIN** option under the **Account Management** tab or through the Mobile App.

For more information, please visit **americanexpress.co.in/chipandpin**

Important information about your Card:

- You should not reveal your PIN to anyone, including American Express customer service representatives and merchants. Additionally, you should not write the PIN down anywhere. You should not keep the Card and PIN in the same place, such as a wallet or a purse.
- The new American Express® Card is valid for the period shown on the Card. Complete details regarding Annual Fee, Delinquency Fee, Annualised Percentage Rates (APR) and all other terms and conditions as applicable on your Supplementary Card have been provided in the welcome pack of the Primary Cardholder and can be accessed on **americanexpress.co.in/mitc**
- American Express merchants will honour this Card only during its validity period. Please be aware that the Card is valid until the end of the expiry month.

For any queries, please call us at the 24-hour Helpline number.

Enjoy the convenience of Online Services anytime, anywhere

To set up your Online Card Account:
- Visit **americanexpress.com/en-in**
- Log in and click on Card-My Account
- Click on 'Register for Online Services'
- Enter details for authentication

You are now ready to access your Online Account.

Services you can enjoy with your Online Card Account:
- Online Card payments
- Transaction details, Statements and Payment Due
- Update contact details
- Set up and view or change PIN
- View and redeem Membership Rewards® points
- Set optional Card alerts and many more

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

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

Please keep in mind: Printed copies of the Most Important Terms and Conditions and the Card Member Agreement will no longer be 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 at the number on the back of the Card post approval, to request for hard copies of the same.

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Mobile App

The American Express® Mobile App

Manage your Card Account on the go. Check your transactions, view PDF statements, pay Card Account bills and do a lot more anytime, anywhere.

To download the App, scan the QR code.

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Check and avail the best EMI offers on leading brands with your American Express® Credit Card. Zero documentation, low interest rate, flexible tenures.

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TRA'S BRAND TRUST REPORT 2026 Power of Trust

INDIA'S MOST TRUSTED CREDIT CARD BRAND, 11 YEARS IN A ROW, ACCEPTED BY OVER 4.9 MILLION MERCHANTS

As per 2015, 2016, 2017, 2018, 2019, 2020, 2022, 2023, 2024, 2025 and 2026 Brand Trust Report in India by TRA Research (A Comniscient Group Company)

Settle your Card payments with ease the very next day via NEFT

Follow these 3 steps to settle your Card payments through National Electronic Funds Transfer (NEFT).

1. Log in to your Online Bank Account
2. Register your American Express® Card once, as a Payee
3. Choose to pay via NEFT and settle your payments the very next day

Payee Name:	American Express
Payee Account No:	37XX XXXXXX XXXXX (XX represents the last 13 digits of your Card number)
Bank Name:	Standard Chartered Bank
Payee Account Type:	Current
IFSC Code:	SCBL0036020
Branch Address:	Standard Chartered Bank, Narain Manzil, 23, Barakhamba Road, New Delhi-110001

For more information, please visit **americanexpress.co.in**

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