BLUE FOR EVERY YOU

Introducing the
American Express® SmartEarn™ Credit Card.

Dear Card Member,

Welcome to your American Express® SmartEarn™ Credit Card Membership.

This Card is designed to fill your every day with rewards. You can earn accelerated Membership Rewards® points when you spend on Amazon, BookMyShow, Flipkart, Uber and many more.

What's more?
Earn a ₹500 voucher each time you reach a spend milestone of ₹1.2 lakh, ₹1.8 lakh and ₹2.4 lakh in a Card Membership year.

I hope you'll enjoy this membership and we look forward to bringing you the best for years to come!

Yours sincerely,

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

WAYS TO ACTIVATE YOUR CARD

DOWNLOAD THE AMERICAN EXPRESS® APP

- Click on Register for Online Services
- Enter Card details for registration
- Select PIN[1] of your choice to activate and secure your Card
- Create an Account User ID and Password

AMERICAN EXPRESS® ONLINE SERVICES

- Register for Online Services at **go.amex/cardactivation**
- Select PIN[1] of your choice
- Download the American Express® App to manage your Card Acount

AMERICAN EXPRESS® HELPLINE

- Reach out to us at **amex.in/contactus**
- Dial toll-free number of your American Express® Credit Card
- Activate your Card and select a PIN[1] of your choice
- Download the American Express® App to manage your Card Account

Please activate your American Express® Card before first use and within 30 days of Card approval to avoid closure as per extant guidelines.

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

BENEFITS AT A GLANCE



GET A WELCOME GIFT ON PAYMENT OF ANNUAL FEE

Pay an Annual Fee of ₹495 plus applicable taxes and get a Cashback of ₹500[2]



SPEND MORE AND GET AN ANNUAL FEE WAIVER

Spend above ₹40,000[3] in a Card Membership year and get a waiver on the following year's Annual Fee



EARN ACCELERATED MEMBERSHIP REWARDS® POINTS ON SELECT MERCHANTS

Spend at leading merchants like Amazon, BookMyShow and Flipkart to get accelerated Membership Rewards® points[4]



GET UP TO ₹1,500 WORTH OF VOUCHERS

Get a voucher worth ₹500 each time you reach a spend milestone of ₹1.2 lakh, ₹1.8 lakh and ₹2.4 lakh in a Card Membership year[5]



FIND EXTRAORDINARY REWARDS EVEN FROM THE ORDINARY

Earn 1 Membership Rewards® point for every ₹50 spent[6]



SPLIT THE PAYMENT, NOT THE JOYS

Convert your purchases into EMI with a low interest rate, zero documentation and flexible tenures

To know more, please visit
amex.in/smartearn
or **scan the QR code**

For any queries, please call us at the helpline number or chat with us via the Amex Mobile App

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**

To know more, please visit
amex.in/smartearn
or **scan the QR code**

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

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DETAILS ABOUT YOUR AMERICAN EXPRESS® SMARTEARN™ CREDIT CARD ANNUAL FEE:

Standard Annual Fee*: First Year: ₹495 + taxes; Second Year Onwards: ₹495 + taxes

Standard Add-on Card Annual Fee (Where Applicable)**: ₹250 + taxes

*Annual Fee reductions may be offered by American Express Banking Corp. ("American Express") at its sole discretion.
**Up to 1 complimentary Supplementary Card

American Express Banking Corp.,
Cyber City, Tower 'C', DLF Building No. 8, Sector 25, DLF City Phase II,
Gurgaon - 122002, Haryana.

Terms and Conditions Apply

[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 'Account Management'. For more information, please visit **americanexpress.co.in/chipandpin**

[2]Welcome Gift is applicable on paying the joining fee of ₹495 + applicable taxes and along with defined spend criteria. The same is subject to Terms and Conditions. To know more, please visit **amex.in/smartearn**

[3]Renewal Fee Waiver is applicable for Card Member, where the Renewal Fee is ₹495 + applicable taxes. Eligible spends do not include cash advances, express cash transactions, drafts made from the Account, balance transfers and fees.

[4]Please visit **amex.co/seccrewards** to know more.

[5]Earn a voucher worth ₹500 each time you reach a spend milestone of ₹1.2 lakh, ₹1.8 lakh and ₹2.4 lakh in a Card Membership year. A Card Membership year is defined as 12 months from the date your Card was issued or renewed.

[6]Earn 1 Membership Rewards® point for every ₹50 spent except for your expenses made on fuel, insurance, cash transactions and utility payments. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Utility services include providers of household/domestic electricity, gas and water. These providers can be government departments and agencies including local, state, municipal organisations, public housing societies and apartment associations.

Please note that effective 1 February 2020, you would not earn Membership Rewards® points on any EMI option selected from a merchant's website e.g. online shopping with Amazon or Flipkart etc. and on any EMI option selected at merchant's terminal e.g. a Chip and PIN transaction at Croma retail store etc. At the same time, you would continue to earn Membership Rewards® points on all EMI transactions through American Express® Safekey and on all EMI conversions done post purchase.

SHARE YOUR CARD BENEFITS

Gift a Supplementary American Express® Card 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**



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 at the back of your Card to request for hard copies of the same.

americanexpress.co.in
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