YOUR AMERICAN EXPRESS® REPLACEMENT CARD IS ENCLOSED.

Do not forget to activate your Card before use.

WAYS TO ACTIVATE YOUR CARD

Unless you have requested for a new PIN, your existing PIN is still valid for this Card. However, you need to activate your Card before using it.

- Download the American Express® App. Log in and go to 'Account' and activate your Card.
- OR
- Log in to **go.amex/cardactivation** to activate your Card.
- OR
- Call us at the 24-hour Helpline number and follow the instructions to activate your Card.

OR

If you have requested for a new PIN, follow any of the below to activate your Card before using it.

- Download the American Express® App. Log in, go to 'Account' to select a PIN and activate your Card.
- OR
- Log in to **go.amex/cardactivation** to select a PIN of your choice and activate your Card.
- OR
- Call us at the 24-hour Helpline number and follow the instructions to select your PIN and activate your Card.

Please ensure that you sign on the reverse of the Card before you start using it 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® Cards available online at **americanexpress.co.in/mitc**

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

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

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 Card is valid for the period shown on the front of the Card. Your Card Membership fee will be billed annually and will appear in your Account Statement.
- American Express merchants will honour this Card only during its validity period. Please keep in mind the Card is valid until the end of the expiry month.
- Access your Card Account anytime, anywhere. Register or log in at **americanexpress.co.in** and instantly view your charges, set up your customer preferences, activate Account alerts, and much 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.
We request you to discard your old plastic Card upon receiving your new one.

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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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