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

MORE TO YOUR GOLD

American Express® Gold Card

Terms and Conditions Apply

[1]No Pre-Set Spending Limit does not mean your spending is unlimited. It is based on your financials, spend pattern, credit record and Account history.

[2]Welcome Gift is available only in the 1st year on payment of the annual fee and on spending ₹10,000 within 90 days of Card Membership. The same is subject to Terms and Conditions. To know more, please refer the MID or visit **amex.in/gold**

[3]With effect from 1 July 2021, Card Members will earn 1 Membership Rewards® point on every ₹50 spent on utility (electricity, water and gas bills) payments capped at 10,000 Memberships Rewards® points in a calendar month. Utility services include providers of household/domestic electricity, gas and water. The providers can be government departments and/or agencies including local, state, municipal organisations, public housing societies and/or apartment associations. You will not earn any Membership Rewards® points on insurance and cash withdrawals.

[4]Use your Card 6 times for a minimum transaction of ₹1,000 each in a calendar month to earn 1,000 bonus Membership Rewards® points every calendar month.

[5]5X bonus Membership Rewards® points via ShopWise shall be credited to Card Member's Card Account within a period of 120 business days from the date of valid transaction made on the merchant website/platform and upon respective merchant intimating American Express of the same. The respective brands available on the platform may keep changing basis the offer availability from the participating merchant. To know more, visit **http://go.amex/shopwisepage**

[6]To know more about the Gold Collection, visit **go.amex/gold-collection**

[7]These points will be credited to your Account after 90 days, post the Card renewal month. This is applicable on payment of renewal fee.

[8]To locate a restaurant near you and to know more, please visit **go.amex/dining**

Please visit **go.amex/mitc** to view the Most Important Terms and Conditions (MITC) of the American Express® Card.

American Express reserves its absolute right to withdraw and/or alter any of the Terms and Conditions of the offer at any time without prior notice.

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WELCOME GIFT

Enjoy flexibility with 'No Pre-Set Spending Limit'[1]. Additionally, get 4,000 bonus Membership Rewards® points[2].

SPEND AND EARN

Earn 1 Membership Rewards® point on every ₹50 spent, including utility payments[3].

MONTHLY BONUS POINTS

Earn 1,000[4] bonus points every month on completion of 6 transactions of ₹1,000 or above, every calendar month.

SHOPWISE

Earn 5X bonus points when you buy[5] vouchers from 200+ brands across shopping, dining, travel and more.

THE GOLD COLLECTION

Redeem points for vouchers of up to ₹14,000[6] from the 18 Karat and 24 Karat Gold Collection.

FIRST YEAR RENEWAL

Celebrate the first renewal of your Card Membership with 5,000 Anniversary bonus points[7].





ENJOY OFFERS, BENEFITS AND MORE ACROSS CATEGORIES

THE REWARD GOLD MINE

Earn rewards on everyday purchases and bonus points on shopping for electronics, fashion, beauty and more.

THE GOLD LIFE

Add more to your lifestyle with great offers on travel, luxury retail, spa and wellness services and more.

THE GOLD GOURMET

Go on a delicious culinary journey with up to 25%[8] off at the finest restaurants.