

WELCOME GIFT

Get a Welcome Gift[1] of 4,000 bonus Membership Rewards® points.

MONTHLY BONUS POINTS

Earn 1,000 bonus Membership Rewards® points for using your Card 4 times for ₹1,500 or above every calendar month[2].

MONTHLY SPEND MILESTONE

Earn 1,000 bonus Membership Rewards® points upon spending more than ₹20,000 in a calendar month. Enrol via Amex App or your Online Card Account[3].

EARN RATE

Earn 1 Membership Rewards® point for every ₹50 spent[4].
Get 2X bonus points when you buy vouchers via ShopWise[6].



FIRST YEAR CARD RENEWAL

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

SPEND-BASED ANNUAL FEE WAIVER

Get 100% Annual Fee waived off when you spend ₹1,50,000 or more in the preceding membership year.

UNLOCK THE 18 KARAT AND 24 KARAT GOLD COLLECTION

Redeem your points for exciting vouchers worth up to ₹14,000 with the stunning Gold Collection.
To know more, visit **amex.in/mrcc**

MEMBERSHIP REWARDS® POINTS TRANSFER

Transfer your points to leading airlines and hotel partners for comfortable flight and stay options.

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Terms And Conditions Apply

[1]Welcome Gift is applicable on paying the joining fee + applicable taxes along with defined spend criteria. The same is subject to terms and conditions. To know more, please visit the MID, or visit **amex.in/mrcc**

[2]Only transactions of ₹1,500 or above will be eligible for the bonus points and you will earn 1,000 points each month on qualifying for the criteria.

[3]You can earn 1,000 additional points upon spending ₹20,000 or more in a calendar month. This is an enrolment-based benefit and will be given only to those Card Members who have enrolled for it. Enrol via Amex App or your Online Card Account.

[4]You will not earn Membership Rewards® points on your American Express® Card for all your spends on fuel, insurance and utility (electricity, water and gas bills) 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. Telecommunications includes providers of landline phones, mobile phones, internet services, cable and other pay TV services, and calling cards. Additionally, you will not earn Membership Rewards® points on converting purchases to EMI at Point of Sale (effective from March 15, 2020).

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

[6]ShopWise Terms and Conditions Apply. T&Cs can be found here **http://go.amex/shopwisetnc**

AMERICAN EXPRESS

DISCOVER A WORLD FULL OF **REWARDS AND CHOICES**

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