



# Enhancing your Card experience

**Convert Purchases to EMI**



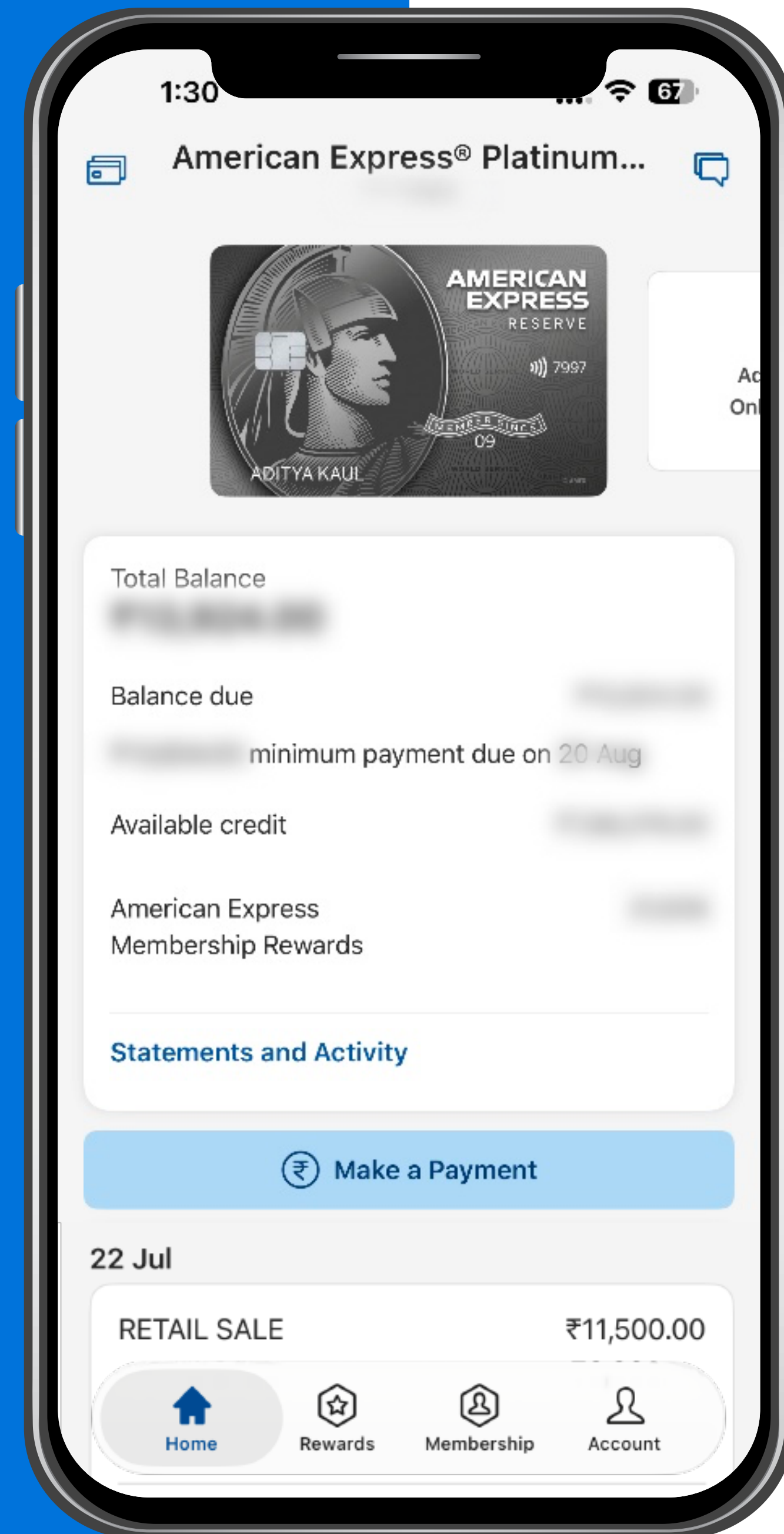
**Split your purchases into  
flexible monthly payments.**



**Here's how to convert  
your spends into EMIs.**



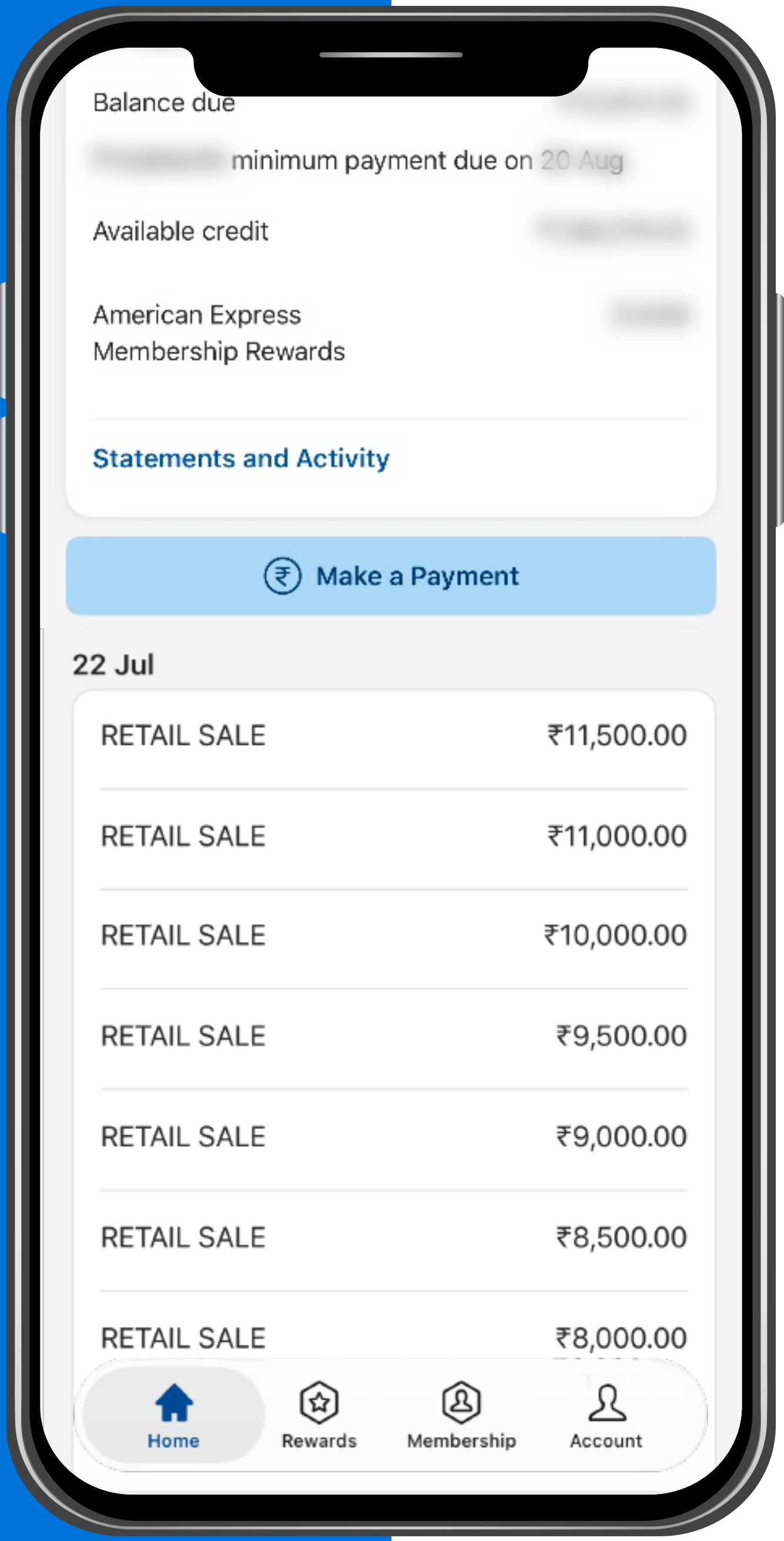
STEP **1**  
Scroll to **transactions.**





STEP 2

Select an eligible transaction and click on **Convert to EMI.**

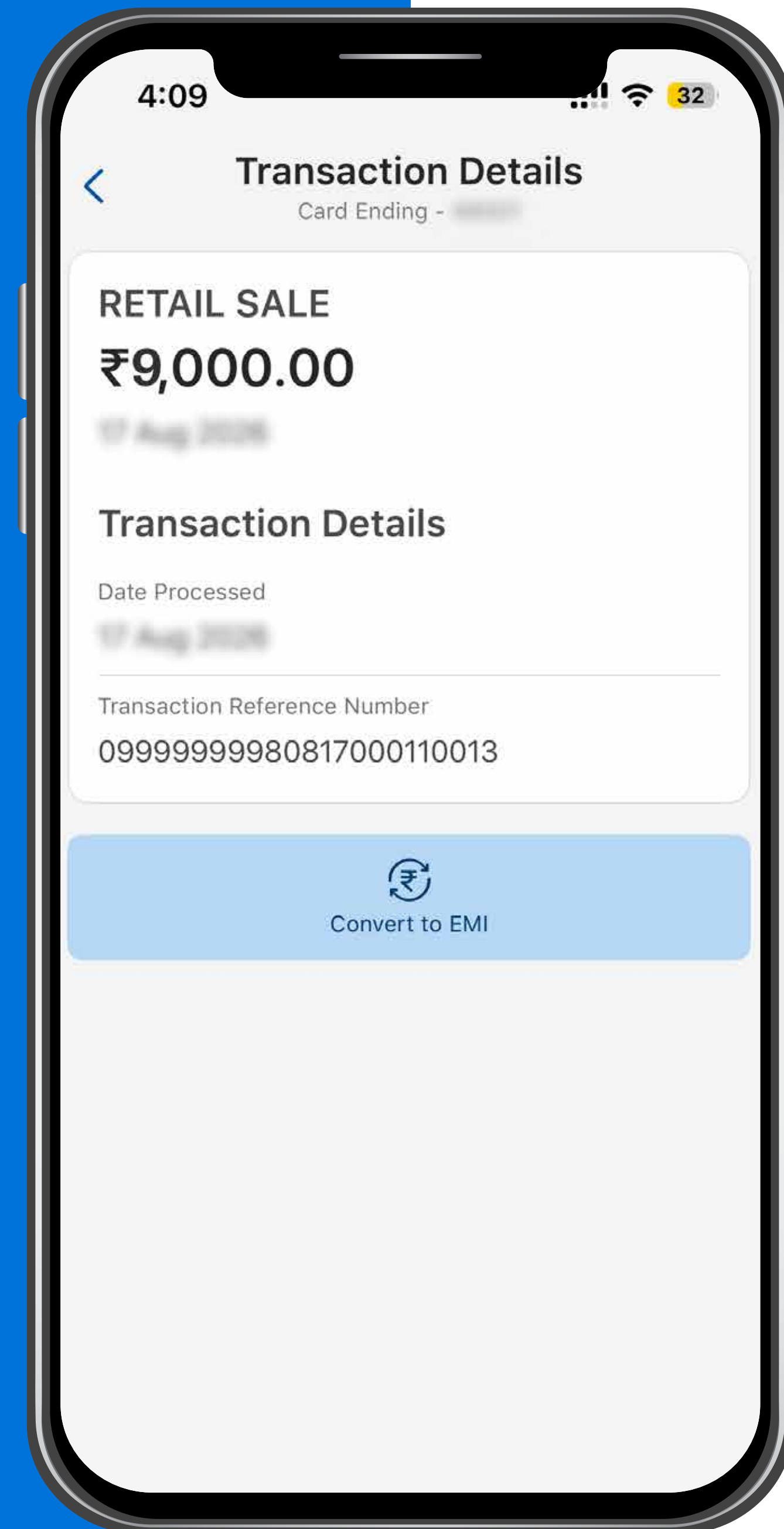




# STEP 2



Select an eligible transaction and click on **Convert to EMI**.





STEP **3**

Fill in the **EMI**  
**details** and **select**  
**your tenure.**

<

Convert to EMI

Card Ending - 0000

Low interest rates | Flexible tenures | Real-time conversion

Card Number

0000 0000 0000 0000

Transaction Date

22/07/2020

Transaction Amount

₹9,000.00

Description Shown on Statement

RETAIL SALE

Select Tenure

Here is your amortization schedule

Total Transaction Amount

₹9,000.00

Interest Rate

9,000.00

Processing Fee

-



# STEP 3

Fill in the **EMI** details and select your tenure.

**Convert to EMI**  
Card Ending - [REDACTED]

Low interest rates | Flexible tenures | Real-time conversion

Card Number [REDACTED]

Transaction Date [REDACTED]

Transaction Amount ₹9,000.00

Description RETAIL

Select Tenure

- 3 Months
- 6 Months
- 9 Months
- 12 Months
- 18 Months
- 24 Months

Here is your amortization schedule

|                          |           |
|--------------------------|-----------|
| Total Transaction Amount | ₹9,000.00 |
| Interest Rate            | 9,000.00  |
| Processing Fee           | -         |



STEP **3**

Fill in the **EMI**  
**details** and **select**  
**your tenure.**

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< **Convert to EMI**  
Card Ending - 48001

Low interest rates | Flexible tenures | Real-time conversion

Card Number  
XXXX-XXXX-48001

Transaction Date  
17/08/2026

Transaction Amount  
₹9,000.00

Description Shown on Statement  
RETAIL SALE

Select Tenure  
6 Months

Here is your amortization schedule

|                          |                          |
|--------------------------|--------------------------|
| Total Transaction Amount | ₹9,000.00                |
| Interest Rate            | 16% p.a.<br>(1.33% p.m.) |
|                          | ₹140.00                  |



# STEP 4



Accept Terms &  
Conditions and click  
**Continue.**

|                          |                                                     |
|--------------------------|-----------------------------------------------------|
| Total Transaction Amount | ₹9,000.00                                           |
| Interest Rate            | 16% p.a.<br>(1.33% p.m.)                            |
| Processing Fee           | ₹140.00<br>(2% of Rs. 7,000)                        |
| Foreclosure Fee          | 3% of the<br>outstanding<br>balance + Plus<br>Taxes |
| Tenure Selected          | 6 Months                                            |
| Installment Amount       | ₹1,570.77                                           |

Cardmembers can convert up to 10 transactions into EMI, basis credit limit availability.  
Applying for EMI does not guarantee conversion and is at the sole discretion of American Express.

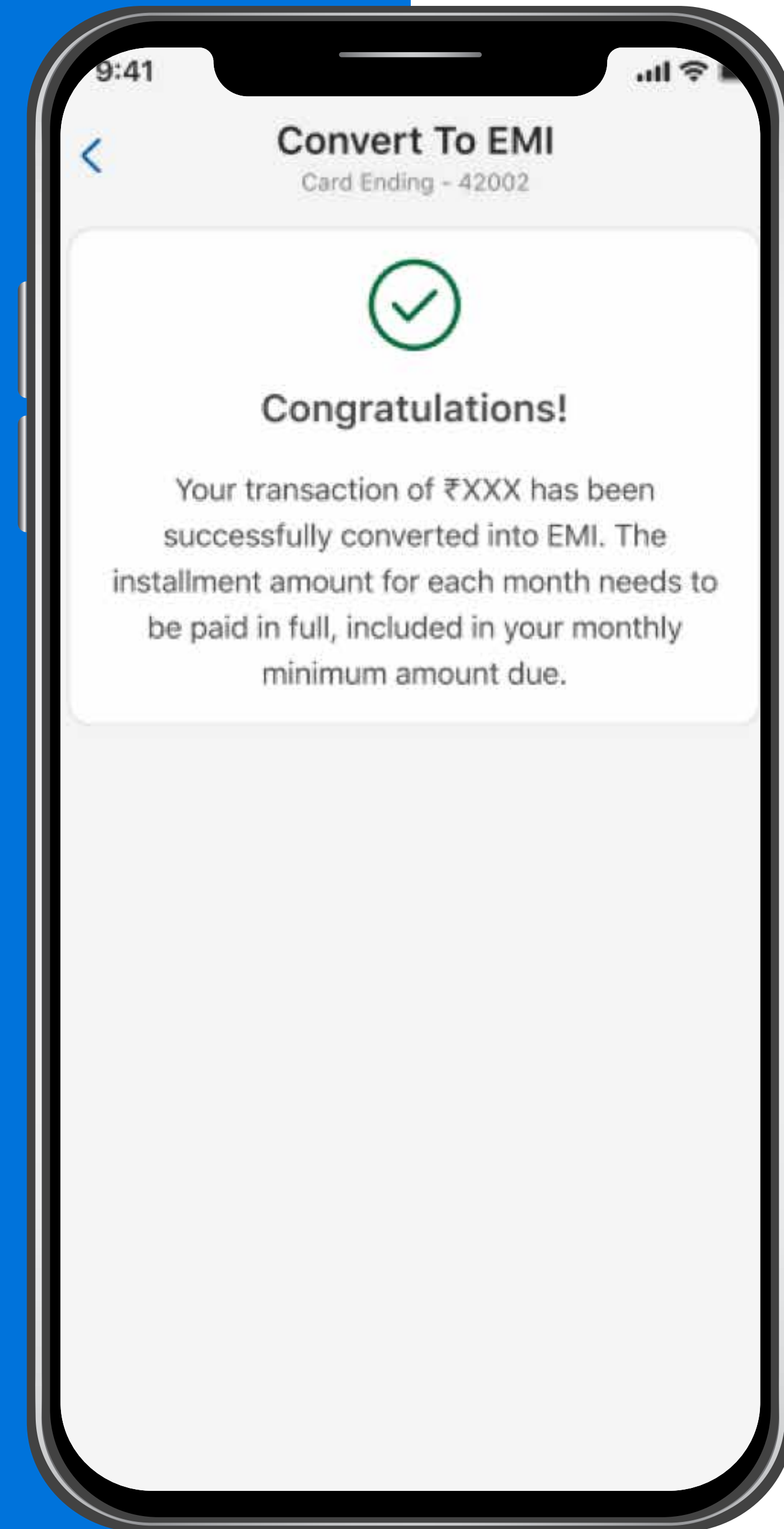
☒ I agree to the [Terms and Conditions](#) and wish to proceed.

Continue

# STEP 4



Accept Terms &  
Conditions and click  
**Continue.**





**Your transaction is successfully  
converted to EMI!**



**Manage your EMIs and more,  
anytime on the Amex App.**

