IN044 09/26

American Express Banking Corp.,
Cyber City, Tower C, DLF Bldg. 8, Sector-25, DLF City Ph II, Gurgaon-122002, Haryana.
americanexpress.co.in

Charges in case of default/Delinquency Fee (on overdue Account balance)
A Delinquency Fee is levied if American Express does not receive full payment of the amount due (as shown on the monthly statement) by the due date. The Delinquency Fee will be levied at the rate of 5% on the unpaid balance (with a minimum monthly Delinquency Fee being ₹300), in the next monthly billing statement until the payment is received in full.

Calculation Methodology will be as follows:
Delinquency Fee = 5%* (Last Statement Outstanding - Fees and Taxes - Credits till next statement)
Sample Illustration: A Card Member has a total amount due of ₹20,000 payable by the due date. If the Card Member does not pay this full amount by the due date, the Delinquency Fee that will appear in the next month's bill statement will be calculated as: 5%* of ₹20,000 = ₹1,000. Thus, the Card Member would be charged ₹1,000 + applicable tax, which is the Delinquency Fee payable.
If the Card Member does partial payment by the due date, that will be adjusted with the total outstanding on which the Delinquency fee will be levied and Delinquency fee that will appear in the next month's bill statement will be calculated as: Total Outstanding ₹20,000, Payment made ₹10,000 by due date, Delinquency fee = 5% *(₹20,000 - ₹10,000) = 5%* ₹10,000 = ₹500 + applicable tax.

Annual Fee
Standard Annual Fee*: First Year ₹1,000 + taxes; Second Year Onwards: ₹4,500 + taxes
Standard Add-on Card Annual Fee (Where Applicable)**: ₹1,500 + taxes
*Annual Fee reductions may be offered by American Express Banking Corp. ("American Express") at its sole discretion.
**Up to two complimentary Supplementary Cards.

DON'T *live life* WITHOUT IT™



Important points 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 on 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 and log in at **americanexpress.co.in** and instantly view your charges, set up your customer preferences, activate Account alerts, and much more.

Please Note: 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 on the number on the back of the Card post approval, to request for hard copies of the same.

www.americanexpress.co.in
American Express Banking Corp., Cyber City, Tower C, DLF Bldg. No. 8, Sector-25, DLF City, Phase - II, Gurgaon-122002
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Dear Card Member,

Congratulations on your new American Express® Gold Card, which is now grander with bonus rewards, offers and 'No Pre-set Spending Limit'[1].

Experience More To Your Gold and earn 12,000* bonus Membership Rewards® points every year. All you have to do is make 6 transactions of ₹1,000 each or more in a calendar month and earn 1,000 bonus points.

Shop, dine and travel with exciting offers on your Card. To stay updated on what is new on your Gold, download the Amex Experiences App by scanning the QR Code.

We hope you enjoy all that 'More To Your Gold' has to offer.

Yours sincerely,

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

WAYS TO ACTIVATE YOUR CARD

If you did not preselect your PIN when applying for the Card, please set it now using one of the following options:

DOWNLOAD THE AMERICAN EXPRESS® APP

- Click on Register for Online Services
- Enter Card details for registration
- Select PIN of your choice, if not already selected, 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[2] of your choice
- Download the American Express® App to manage your Card Account

AMERICAN EXPRESS® HELPLINE

- Call the number printed at the back of your Card
- Activate your Card and select a PIN of your choice
- Download the American Express® App to manage your Card Account

If your Card is not activated within 37 days of Card approval, it will be cancelled.
Please choose your PIN and activate your Card before first use.

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

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 **go.amex/mitc**

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

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

[1]This means that your charges are approved basis your spending pattern, financials, credit record and Account history. Please note that 'No Pre-Set Spending Limit' does not mean your spending is unlimited.

[2]To view/change your PIN - You can view/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 the "Account Management" tab. For more information, please visit **americanexpress.co.in/chipandpin**

*Use your Card 6 times on a minimum transaction of ₹1,000 in a calendar month to earn 1,000 bonus Membership Rewards® points every calendar month.