



1. With effect from 20th October 2014, you will no longer earn Membership Rewards Points on your American Express Card for all your spending on fuel, insurance and utility (electricity, water and gas bills) payments. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Utility services includes providers of household/domestic electricity, gas and water. These providers can be government departments and agencies including local, state, municipal organizations, public housing societies and apartment associations.
2. Welcome Gift is available only in the 1st year of Cardmembership on payment of the Annual Fee and after taking the first charge on the Card
3. For IndiGo voucher Terms & Conditions, please [click here](#)
4. These benefits are over and above the benefits you get on spending Rs.1.9 lacs in a year
5. For Taj voucher Terms & Conditions, please [click here](#)
6. Cardmember/accompanied guest has to pay a usage fee of US\$ 27 for every visit
7. Year is defined as 12 months from the date of card issuance/renewal
8. Assuming that 10% of the total spend was at Fuel, Insurance and Utilities (which includes Water, Gas and Electricity bill payments) categories where-in you will not earn any Membership Rewards Points.
9. For details of the Bonus offers, participating merchants, outlets, offer validity and applicable Terms and Conditions please visit [www.americanexpress.co.in/bonusrewards](http://www.americanexpress.co.in/bonusrewards)
10. To view all offers, please [click here](#)
11. MakeMyTrip.com offer [Terms and Conditions](#) apply