



## Terms & Conditions for Pre-qualification Eligibility Form

1. By submitting this eligibility form, I authorize American Express Banking Corp. ("AEBC") to verify information in this eligibility form and to receive and exchange information about me/us, including requesting reports from my Bank, consumer credit, reference schemes or Credit Information Companies (CIC) as authorized by Reserve Bank of India from time to time. I authorize AEBC and its affiliates to use information from this eligibility form for marketing and administrative purpose.
2. I am aware that by authorizing American Express Banking Corp. to pull reports from Credit Information Companies (CIC) as authorized by Reserve Bank of India for eligibility, there might be an impact to my Credit Score.
3. I am aware that the eligibility form is not a full credit card application and does not guarantee an approval. If I am eligible, I will need to submit a full application along with documentation in order for American Express to determine if I meet and satisfy American Express Banking Corp.'s current membership requirements.
4. I am aware that the eligibility decision based on the credit bureau report is valid only for 21 days from the date of evaluation. Also that if my full application details do not match the information that I've provided in the eligibility form, there could be an additional credit bureau pull which may impact my credit history.
5. A decline decision does not mean negative credit feedback. It only means that the feedback received from CICs does not meet our minimum credit criteria. I understand that I can obtain a personal copy of my Credit Bureau Report by approaching the CIC's or I can request a copy of the report from AEBC by contacting AEBC at the below details. If you have any questions regarding the decision, please contact us at [prequal@aexp.com](mailto:prequal@aexp.com).

Card Member Maintenance Department  
American Express Banking Corp.  
Cyber City, Building # 8, Tower C,  
2<sup>nd</sup> Floor, DLF City Phase II,  
Sector - 25, Gurgaon - 122002, Haryana, India.



Terms & Conditions for Application Full Form

I confirm that I have read, understood, agree to the below set of terms and conditions as stated in the card member terms and conditions, card member undertaking and the Most Important Terms and Conditions as provided on the AEBC's website and as amended from time to time. I understand that these set of terms and conditions and any amendments thereafter are applicable in case I apply for any of products offered by AEBC.