

**Program Terms & Conditions:**

1. It is mandatory for the Cardmembers to register for the offer. Only in case of registration and subsequent qualification, the Cardmember will receive the voucher(s).
2. Spends (Net of Cashback and reversals) on the registered Card from the date of registration till 31<sup>st</sup> October, 2016 will be eligible.
3. Cardmember agrees to receive all communication related to the offer post registration, even if the Cardmember has opted out of receiving communications, he/she will still get the communication related to the campaign, once s/he has registered for the offer.
4. In case the Basic Cardmember holds multiple American Express® Card accounts, he/she will need to register each Card account separately.
5. Spends on the Supplementary Card(s) will be accounted in the Basic Card only. The Supplementary Card need not be registered separately.
6. If a supplementary Card registers for the offer then the basic Card account will be (the basic card and all associated supplementary cards) automatically registered for the offer.
7. A maximum of Rs.20,000 worth of vouchers per Card product will be given during the offer period, post meeting the offer eligibility criteria.
8. For the Offer period, all Tanishq voucher(s) (each voucher(s) will have a denomination of Rs.5,000) will be sent electronically to your registered email address with American Express within 60 days from 31<sup>st</sup> October 2016. Please ensure your email ID is updated with American Express. Voucher(s) usage details, along with the associated terms and conditions would be mentioned in the email that you will receive. In case your registered email ID is a Gmail ID, the email might go to the Promotions folder.
9. Only Cardmember initiated purchases that are approved on the eligible account will qualify for the Offer. Charges including but not limited to cash advance and fees (such as Annual Fee, Surcharge or transaction fee, financial charges, over limit charges or delinquent charges) are not included in the offer.
10. Cash Advance charges and Fees (such as Annual Fee, Surcharge or transaction fee, financial charges, over limit charges or delinquent charges) will not be a part of the eligible spend.
11. If for any reason, a transaction is not successful American Express will not be responsible for providing the offer benefit. This Offer is being made purely on a 'best effort' basis. Cardmembers are not bound in any manner to participate in this Offer and any such participation is purely voluntary.
12. American Express reserves the right at any time, without prior notice, to add/alter/modify/change all of these terms & conditions or to replace wholly, or in part, the Offer by other Offers, whether similar to this Offer or not, or to withdraw it altogether.
13. The words "Gold", "Everything turning to Gold", "24Karat Gold", "24KGoldDiwali", "24K Diwali" etc. are only creative expressions and do not in any way promise returns in the form of Gold or any associated material. This is, in no manner whatsoever, an offer to buy, trade, sell or mortgage Gold and should not be construed in that manner.
14. Cardmembers do understand that only upon registration will they be entitled for the offer to get Rs.5,000 worth of Tanishq voucher(s) on every cumulative spend of Rs.50,000 or more on their Card up to a maximum of Rs.20,000 worth of voucher(s). American Express will not be liable for any loss arising out of the usage/non-usage of the said voucher(s).
15. American Express reserves the absolute right to replace the voucher(s) with another one of equivalent value on a best effort basis.

**Standard American Express® Terms & Conditions:**

1. This Offer is open to all American Express Cardmembers whose accounts are valid and in good standing. An American Express Cardmember for the purpose of this Offer means a person holding a Consumer Card issued in India by American Express® Banking Corp, except American Express Corporate Cards and American Express Gift Cards.
2. This offer is being made purely on a "best effort" basis. Cardmembers are not bound in any manner to participate in this offer and any such participation is purely voluntary.
3. American Express is neither responsible for availability of services nor guarantees the quality of the goods/services and is not liable for any defect or deficiency of goods or services so obtained/availed of by the Cardmembers under this offer. Any disputes with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. American Express shall have no liability whatsoever with regard to the same.
4. American Express shall not be liable whatsoever for any loss/damage/claims that may arise out of use or non-use of any goods or services availed by Cardmember under this offer. American Express reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time without prior notice.
5. Nothing expressed or implied in the program shall in any way waive or amend any of the terms and conditions of the existing Cardmember agreement with the Card issuer.
6. To receive this offer, purchase should be charged in full to the American Express Card. No cash alternative is available.
7. Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of the courts in the state of Delhi only.
8. These offers are subject to partner terms and conditions.

**Tanishq Voucher(s) Terms & Conditions:**

1. The voucher(s) will be valid for a period of 60 days from the date of issuance. The voucher(s) will be received by the Cardmember on the registered email address with American Express.
2. The Tanishq voucher(s) can be redeemed only at participating Tanishq stores. The offer is not applicable on online stores.
3. To redeem the voucher(s), Cardmember should carry a print out of the email with the voucher(s) code to any participating Tanishq outlet.
4. The voucher(s) will have to be redeemed in full, there will be no refund in cash for the unused amount of voucher(s). The voucher(s) can be used only once within the validity period.
5. If lost/misused, the voucher(s) cannot be replaced/revalued/resold/exchanged for point(s) or cash. The voucher cannot be re-validated once past expiry date.
6. The voucher(s) **can be** combined with other ongoing offers at Tanishq outlets.
7. The voucher(s) can be redeemed against purchase at Tanishq stores.
8. Voucher(s) can be transferred or gifted to another person.
9. Two or more voucher(s) can be combined for a single purchase/redemption.
10. Queries regarding this program will not be entertained beyond 30 days post voucher(s) expiry date.
11. Tanishq voucher(s) use is subject to Tanishq's general Terms of Use & Tanishq's decision will be final in case of any dispute.