



## Terms & Conditions

1. I authorize American Express Banking Corp. (AEBC) to verify information in this application and to receive and exchange information about me including requesting reports from my bank, consumer credit, social media, reference schemes or credit information companies/bureaus and CIBIL. I authorize AEBC and its affiliates/representatives/agents to contact the aforesaid sources for information pertaining to me at any time, to use information from this application and information obtained from aforesaid sources for operational, administrative and marketing purposes and to service the card account(s) and to share such information with each other. I declare and undertake that the card(s) issued to me, if used overseas shall be used strictly in accordance with the extant Exchange Control Regulations issued by the Reserve Bank of India (RBI).
2. I am aware that by authorizing American Express Banking Corp. to pull reports from credit bureaus including CIBIL for eligibility, there will 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 Credit Bureau of India Ltd. (CIBIL) does not meet our minimum credit criteria. You could obtain a personal copy of your Credit Bureau Report by approaching Credit Information Bureau (India) Ltd (Contact details mentioned below). For details please refer to the section 'Access your CIBIL Credit Report' on their website [www.cibil.com](http://www.cibil.com). If you have any questions regarding the decision, please contact us at [prequal@aexp.com](mailto:prequal@aexp.com)

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Nariman Point, Mumbai- 400021 India  
Helpdesk: 022-61404300 (Mon - Fri; 9.30am -5pm)