

## Standing Instructions Form



Enjoy the convenience of automatic bill payment on your  
American Express® Platinum Reserve<sup>SM</sup> Credit Card

## DETAILS OF CARDMEMBERS SIGNING UP WITH BILLDESK

Name of the Cardmember: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ PIN: \_\_\_\_\_

Mobile No.\*: \_\_\_\_\_

Email\*: \_\_\_\_\_

American Express Platinum Reserve<sup>SM</sup> Credit Card No.:

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Expiry Date: [M][M] / [Y][Y]

\*To ensure timely communication on the status of your application, please fill in your mobile number and email ID. Forms without mobile number will not be registered. • For any enquiries, please contact BillDesk at 022 61060410 (between 9:30am and 6pm, Monday to Saturday) or e-mail Customer Support Desk at [acard@billdesk.com](mailto:acard@billdesk.com)

## STANDING INSTRUCTIONS FOR SERVICE PROVIDERS

### PLEASE ATTACH RECENT COPY OF THE SERVICE PROVIDERS' BILLS

☒ Yes, I understand that by giving Standing Instructions (SI) for the below mentioned Utility Service Providers to be charged to my American Express Platinum Reserve<sup>SM</sup> Credit Card.

## MOBILE & LANDLINE

**Airtel**  
**Reliance**  
**Vodafone**  
**Tata Indicom**  
**Idea**  
**Loop Mobile**  
**Spice Telecom**  
**Tata Docomo**  
**Aircel**  
(Chennai only)

Utility Company: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Cust ID/Account No.: \_\_\_\_\_

Subscriber Name: \_\_\_\_\_

City: \_\_\_\_\_

☒ Opt Out

☐ Opt In

**Airtel**  
**Reliance**  
**Vodafone**  
**Tata Indicom**  
**Idea**  
**Loop Mobile**  
**Spice Telecom**  
**Tata Docomo**  
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**Tata Docomo**  
**Aircel**  
(Chennai only)

Utility Company: \_\_\_\_\_

Telephone No.: \_\_\_\_\_

Cust ID/Account No.: \_\_\_\_\_

Subscriber Name: \_\_\_\_\_

City: \_\_\_\_\_

☒ Opt Out

☐ Opt In

## INSURANCE

<b>LIC</b> Reliance Life SBI Life Tata AIG Life ICICI Prudential Birla Sun Life AVIVA Bharti AXA MetLife Kotak Life Canara HSBC Life	Insurance Company: _____ Policy No.: _____ Premium Amount: _____ Client ID (For Aviva/Birla Sun Life/Kotak/MetLife): _____ Policyholder Name 1. For Bharti AXA: _____ 2. ICICI Prudential: _____ <input checked="" type="checkbox"/> Opt Out <input type="checkbox"/> Opt In
<b>LIC</b> Reliance Life SBI Life Tata AIG Life ICICI Prudential Birla Sun Life AVIVA Bharti AXA MetLife Kotak Life Canara HSBC Life	Insurance Company: _____ Policy No.: _____ Premium Amount: _____ Client ID (For Aviva/Birla Sun Life/Kotak/MetLife): _____ Policyholder Name 1. For Bharti AXA: _____ 2. ICICI Prudential: _____ <input checked="" type="checkbox"/> Opt Out <input type="checkbox"/> Opt In
<b>LIC</b> Reliance Life SBI Life Tata AIG Life ICICI Prudential Birla Sun Life AVIVA Bharti AXA MetLife Kotak Life Canara HSBC Life	Insurance Company: _____ Policy No.: _____ Premium Amount: _____ Client ID (For Aviva/Birla Sun Life/Kotak/MetLife): _____ Policyholder Name 1. For Bharti AXA: _____ 2. ICICI Prudential: _____ <input checked="" type="checkbox"/> Opt Out <input type="checkbox"/> Opt In

LIC receipts will be sent to you via email only

## ELECTRICITY\*

<b>BSES Rajdhani</b> <b>BSES Yamuna</b> <b>NDPL</b> <b>Reliance Energy</b> <b>MSEB##</b> <b>MGL##</b> <b>BEST</b> <b>TATA POWER</b> <b>BESCOM</b> <b>INDRAPRASTHA</b> <b>GAS/IP GAS LTD.</b>	Utility Company: _____ Cust ID/Cons No./CRN/CA No.: _____ Cycle No. (Rel)/ RR No.: _____ MSEB (Billing unit/Processing Cycle): _____ BESCOM (Account ID): _____ Subscriber Name: _____ City: _____ <input checked="" type="checkbox"/> Opt Out <input type="checkbox"/> Opt In
<b>BSES Rajdhani</b> <b>BSES Yamuna</b> <b>NDPL</b> <b>Reliance Energy</b> <b>MSEB##</b> <b>MGL##</b> <b>BEST</b> <b>TATA POWER</b> <b>BESCOM</b> <b>INDRAPRASTHA</b> <b>GAS/IP GAS LTD.</b>	Utility Company: _____ Cust ID/Cons No./CRN/CA No.: _____ Cycle No. (Rel)/ RR No.: _____ MSEB (Billing unit/Processing Cycle): _____ BESCOM (Account ID): _____ Subscriber Name: _____ City: _____ <input checked="" type="checkbox"/> Opt Out <input type="checkbox"/> Opt In

### Important note

Convenience fee will be levied on electricity, water and gas bills payments made via Standing Instructions. The details of applicable charges are as below:

Convenience Fee	Transaction Amount		
	Up to ₹15,000	₹15,001 to ₹1,00,000	Above ₹1,00,000
On electricity, gas and water* (excluding service tax)	₹50	₹100	1.95% on Transaction Amount
All other categories (e.g. - telephone, mobile, insurance, magazines, donations and other categories apart from electricity and gas)	Nil	Nil	Nil

\*Service tax is billed on any convenience fee charged and will appear separately on the billing statement. Service Tax is levied as per the applicable rate Please note that there will be no convenience fee levied by American Express on payments made directly to the utility service providers (biller), such as payments made or standing instructions set up on biller website etc. However, service providers (billers) may charge convenience or processing fee on such payments as per their own practices.

Instructions: (Please tick)

- ☐ Please enclose a signed copy of your bill/policy.
- ☐ Please check to ensure that you have not already paid your bill/s or insurance premium/s through any other alternate mode of payment. The payment made through your American Express Card should not be a duplicate payment.
- ☐ It will take 4 to 6 weeks for you to be enrolled for Standing Instructions. Within this period if you are paying your bill/s or insurance premium/s through any alternate modes of payment, please inform BillDesk within three weeks of submitting the form to avoid duplicate payment.
- ☐ After enrolment please do not pay your bill/s or insurance premium/s through any alternate modes of payment. American Express shall not be liable for refunding duplicate payments made through the aforesaid alternate mode of payment.
- To enrol for Standing Instructions of LIC policies an e-mail ID is mandatory.
- LIC ULIP policies cannot be enrolled for Standing Instructions.

### Facility of Opt Out Option

This is a Standing Instruction for automatic monthly debit of Utility Bill/s payment with a facility to Opt Out in case the Cardmember does not want any particular bill to be charged on his/her American Express Card (Card). The Cardmember will receive an SMS before the bill due date, detailing the amount of the bill that will be debited to the Card. The Cardmember would have to revert to the SMS in the specified format and within the mentioned time frame to stop processing of that particular payment on the Card, should the Cardmember desire to Opt Out. In the absence of revert from the Cardmember, the bill will be automatically charged to the Card account.

### Facility of Opt-In Option

This is a standing instruction for debit of Utility Bill/s payment to the card only after the Cardmember confirms to Opt-In and authorizes each utility bill to be charged to his card. The Cardmember will receive an SMS before the due date detailing the amount of the bill that is payable to the utility company. The Cardmember will have to specifically authorize the payment to be charged to his card by sending an SMS revert in the specified format and within the mentioned time frame. Should the Cardmember not send an SMS confirming the payment, the transaction will not be processed.

## Cardmember Undertaking

I authorise American Express to write my Card details in the box above on my behalf, and share the same with BillDesk ("Service Provider") for enrolment into the Standing Instructions. I also authorise and express my unconditional consent to the Service Provider for debiting my American Express Card Account (or of any renewal/replacement Card that may be issued in the Card account in lieu thereof) on a recurring basis with the full amount of all charges including the monthly bill and any interim charges pertaining to my utility connection (the reference/ customer/relationship number as stated above in the form). I have read, agreed and understood the terms as provided alongside and voluntarily and unconditionally undertake that:

- This Standing Instruction will be effective for the full amount and shall apply only if my American Express Card Account ("Card") is valid and in good standing
- The Service Provider may, at its sole discretion, accept or decline this Standing Instruction as provided by me
- My Standing Instruction is in respect of the entire charges on my utility service/connection and the said instruction shall be valid and binding for the validity period and subsequent renewal period of the Card unless and until the same has been rescinded by me in writing and the said communication has been received by the Service Provider
- I hereby authorise BillDesk and American Express to exchange/compare information pertaining to my Card. Resultantly, the Service Provider may receive from American Express updated information on my Card including but not limited only to changes in Card numbers, expiration dates and status. I understand and am cognizant of the fact that the results of such exchange/comparison may also be used by the Service Provider and/or American Express for the purpose of taking any action, including adverse action against me
- The record of charges in respect of the above services received or availed by the Service Provider to the Card will neither bear my signature nor the imprint of my Card. I therefore undertake to unconditionally honour and pay without demure and contestation all the said charges including interim charges booked by me under this facility as and when I am billed for the same by American Express
- The Service Provider will continue to send me bills at regular frequency for the above utility service/facility as per the normal process
- I will continue to make payments toward my utility service until I receive a confirmation from BillDesk that my service request has been activated.

## Terms & Conditions

- Standing Instruction for direct debit to American Express Card Account ("Card") will be for the full amount shown on the monthly bill inclusive of all interim charges levied by the Service Provider/Utility Company for the utility connection of the American Express Cardmember("Cardmember")
- It is clear that American Express is only a facilitator and a mode of payment for the Cardmember and is not responsible or liable for any omissions or commissions with

regard to the acceptance of the Standing Instruction forms for and on behalf of the Service Provider • Signing of the Standing Instruction form by the Cardmember and payment of the first Service Provider bill will be sufficient proof to establish the authenticity of the Cardmember instruction to debit his/her Card with the monthly bill and any interim charges for his/her utility connection • All such charges to the Card are subject to authorization by American Express. In case of transactions being declined, the Cardmember is required or is liable to make the payment by alternate means, such as cash/cheque, failing which, the Service Provider could restrict the utility connection facilities/services • American Express reserves the right to revoke/stop the facility if the credit behaviour on the Card is unsatisfactory or if it believes that continued use of this facility is not in interest of the Bank • It would be the responsibility of the Cardmember to inform BillDesk, in writing, of any change or withdrawal of the BillDesk facility thus availed. Failure of the Cardmember to do the same and subsequent debits, if any, towards the utility payments will constitute valid transactions and the Cardmember will be liable to pay the same • Cardmember is required to fill a revised Standing Instruction form in case of any change in Card number due to replacement upgrade or downgrade • American Express is neither responsible nor guarantees the quality of services and nor is it liable for any defect or deficiency in the said services so obtained/availed and shall also not be liable for any loss/damage/claim that may arise out of the use or non use of any such services availed by the Cardmembers. American Express and BillDesk reserve the right to change/alter/modify/withdraw the offer, utility companies or the Terms and Conditions of this programme, at any time, without prior notice • Nothing expressed or implied in the offer shall in any way waive or amend any of the Terms and Conditions of the existing Cardmember agreement • Any disputes arising out of disconnection of the Utility/Facility, penalty from the government and late charges on instalment dues arising due to change/revocation of the facility will be the sole responsibility of the Cardmember and the Cardmember will not hold American Express responsible for the same • All disputes arising out of this programme shall be subject to the exclusive jurisdiction of competent courts in the State of Delhi



American Express Banking Corp.,  
Cyber City, Tower C, DLF Bldg No.8, Sector - 25,  
DLF City Ph II, Gurgaon - 122002  
[americanexpress.co.in](http://americanexpress.co.in)