



Dear Nikita

Welcome to [American Express](#) ! We are delighted that you have accepted our offer of employment. At American Express, we believe that what you choose to do for a living is the most meaningful decision you can make and we are committed to support you thrive in your unique career journey with us.

#### About American Express

[American Express](#) is a global services company that provides customers with access to products, insights and experiences that enrich lives and build business success.

We make it easier, safer and more rewarding for consumers and businesses to purchase the things they need and for merchants to sell their goods and services through innovative payment, travel and expense management solutions.

#### Working at American Express

We believe the best way to back our customers is to back our people.

When you join American Express, you'll have access to world-class leadership and learning experiences, an opportunity to create a unique career journey shaped by your talent and curiosity, and the ability to engage with great leaders and coworkers who will help you excel in all you do. All this, combined with comprehensive benefits and a culture of inclusion, makes American Express a unique place to come, stay and grow your career.

**The Powerful Backing™ of American Express.**





### IMPORTANT DETAILS

You may get in touch with below contact person in case you have any queries in regards to On-boarding.

Contact Person	Contact Number	Email Address
Reena Kumari	8860671391	<a href="mailto:reena.kumari2@aexp.com">reena.kumari2@aexp.com</a>
Hemani Mohan	9972342255	<a href="mailto:Hemani.Mohan@aexp.com">Hemani.Mohan@aexp.com</a>

### DOCUMENTATION

Please keep the **original credentials** as they are required for validation. **Also for your Background Verification, please ensure that you scan and upload the required documentation to Background Verification vendor (FirstAdv)**

#### Documents to bring on your 1st day of joining:

- 1) 5 Passport Size Photographs
- 2) Education-
  - Completed Highest Qualification Degree (Degree Certificate and Provisional degree and all year Mark Sheets – All Attested)
- 3) Employment -
  - Relieving and Experience Letter (evidence of DOJ, Date of Leaving and Last Designation) from last 5 years employment
  - Resignation Acceptance/Resignation Copy (In case last working day is less than 60 days from Date of Joining Amex) of the current organization
  - Universal Account Number (which can be obtained from the ex- employer in case you already have a PF account)
  - Last 3 Months Pay Slips/ Form 16
  - Aadhar Card
  - PAN Card
  - Passport/Voters ID card/Birth Certificate
  - **Your name in Government Photo id, previous employment certificates and highest education certificate should match. Else kindly carry name affidavit change or marriage certificate copy**

**If you are unable to provide any of the above mentioned documents, please inform your respective recruiter well in advance so that alternate solution can be advised.**



DON'T *live life* WITHOUT IT™

# Healthy Living Benefits Program



healthyliving

The best way to back our customers is to back our people. That's why Healthy Living is here with focus on physical, nutritional, emotional and mental wellbeing.

## WELLNESS CENTER

Feeling under the weather or need to see a doctor.... Onsite presence of Physician, Gynecologist, Dietician and Physiotherapist to help you with treatment of minor ailments, lead healthy lifestyle and emergency medical support whenever needed.  
[Wellness Centers are present at Gurgaon and Bangalore offices.](#)

## HEALTHY MIND

Healthy Minds is Employee Assistance Program which is confidential and voluntary support service for you and your household members that offers timely professional assistance to resolve both every day and complex issues to improve your life.  
[The access to Healthy Minds is completely FREE of cost for you and your family members throughout the year, 24 hours a day and 7 days a week](#)

## HAPPINESS @ LIFE

Happiness@life is here to guide you along your journey to find true happiness. Happiness Coach is available on-site to help you manage your work-life balance, stress, personal growth, communication techniques and more. Available at Gurgaon locations only.

## WELLBEING & LIFE COACH

### “The sky is not the limit. You are” by Jasmin Waldmann

What is Wellbeing and Life Coaching?

Wellbeing and Life Coaching adopts a holistic approach to help you become the best version of yourself. Coach can help you with Self-Leadership, Sleep Management, Public Speaking, Physical Activity, Nutrition Management and more. Meet your Wellbeing and Life Coach - Jasmin Waldmann

## DOCTOR INSTA

Feeling unwell? See a Doctor INSTAntly: Anytime, Anywhere. A group of doctors are located right on your smartphones. Consult Best Doctors, Psychologists, Dieticians, Dermatologists, Pediatricians, Homeopaths & other specialists from the comfort of your home.  
[Download the App Today & register using your AMEX email id.](#)  
Service is confidential and available to all American Express colleagues and their family members completely Free of Cost.

## Flu Vaccination

Say yes to Flu Shots! Annual complimentary flu shots are offered to all American Express colleagues across India before the onset of monsoon.

## MOVE MORE SESSIONS

Free physical fitness sessions are available onsite: Zumba, Desktop Yoga, Pilates, Chair Cardio, Kick Boxing and more. Stay tuned for more information coming to your mailbox.



DON'T *live life* WITHOUT IT™

# American Express Benefits Program

## India Health Plan

### Hospitalization Cover

Insurance cover of INR 5 lakhs + INR 2 lakhs of critical illness cover. Option for purchasing additional top-up cover up to INR 10 lakhs

### Dependent Coverage

Coverage available for employee, spouse and children. Option of including upto 4 additional dependents (parents, parent in-laws, siblings)

## Work Life

- 1. **CareNine**- Structured pregnancy care programme for colleagues.
- 2. **Baby Break**- 26 weeks of Maternity Leave, Paternity Leave of 5 days.
- 3. **Moms at Amex**- Lactation room in office for new moms for easy transition back to work.
- 4. **Daycare services**- Partnership with KLAY Preschools and Daycare to provide access to a nationwide network of best-in-class daycare services.

## Reward Blue

### ONLINE GLOBAL RECOGNITION PLATFORM

The people we have the privilege to call our colleagues and leaders. Together, we perform meaningful, rewarding work that is celebrated in big and small ways. That's why we have Reward Blue, our appreciation tool to thank a colleague for having your back, saying congratulations, or rewarding a big win.

#### Praise Efforts



Big results begin with small steps, we applaud the everyday achievement that lead to monmental ones with eThanks, eCard & eButton

#### Reward Results



As meaningful results deserve meaningful rewards, we reward achievements in service, collaboration or innovation with Blue Awards.

#### Celebrate Loyalty



We celebrate tenure milestones (5, 10, 15, 20, 25 years) to create a sense of belonging for the American Express people.

## Smart Saving

### PROGRAM THAT INCREASES AWARENESS TOWARDS SAVINGS & FINANCIAL WELL-BEING

#### Smart Saving portal



#### FAQs



#### Query management



#### Nomination Status



#### Contribution Card





04/Jun/21

Candidate Id: 10288430

**Nikita Paliwal**

House\_No-243, Sector- 28

Faridabad 121008

**American Express (India) Private Limited**

Commercial Block – 3, (Zone - 6)

DLF City, Phase – V

Gurgaon – 122 002 (Haryana)

Tel : 91 (0124) 467 6002

Fax : 91 (0124) 467 7655

**Subject: Letter of Appointment****Dear Nikita**

With reference to your application for a suitable position and your subsequent discussions with us, we are pleased to inform you that you have been appointed in the management cadre in **American Express India Private Limited** hereinafter referred to as “the company” or “**AEIPL**” on the terms and conditions stated hereafter.

**Designation TCPS Analyst I****Band 28****Location Gurgaon****1. Compensation & Benefits:****a) Salary & Allowances:** Your basic salary at the time of commencement of your services will be **Rs. 13407 Per Month**

Rupees Thirteen Thousand Four Hundred Seven Only

In addition, you will be eligible for allowances/benefits as per company rules and regulations in force from time to time as summarised in Annexure 1. The remuneration paid to you has taken into consideration the status and responsibilities of the appointment and as such, you will not be entitled to any other payment by way of deferred wage, overtime and other allowances normally paid to the non-exempt staff of the Company. All compensation, incentives, awards, benefits etc. received by you shall be subject to tax deduction in accordance with the applicable tax laws.

**b) Performance Bonus/ Variable Pay:** Each year you will qualify for a discretionary cash bonus programme based entirely on the management's assessment of your performance during the performance year (January to December). In the first year, in case your date of joining with American Express is on or before 30th September, the bonus will be pro-rated for the period ending December from the date of your joining otherwise you shall be eligible to participate in the next year's bonus programme. The programme may be amended or withdrawn at any time and plan guidelines may be adjusted at the Company's discretion. Payments will only be made if you are still in employment with the Company at the time of payment and not under any period of notice.

For more specific details related to your bonus plan and any other applicable incentive programme, refer to the relevant bonus policy and guidelines released by the Management or discuss the same with your leader.

**c) You shall be eligible for Provident Fund and Gratuity benefits as per details provided in Annexure 1 of this letter.**

The compensation and benefits mentioned in this letter are as per the current policies of the Company and are subject to change from time to time at the sole discretion of the Management. The compensation structure is reviewed from time to time by the Company and such revised structure will be applicable as if it were a part of the appointment terms with effect from the dates of such respective revisions.

**2. Probation:** You will be on probation for a period of six months from the date of your joining. On satisfactory completion of your probation, your services will be deemed confirmed unless you receive a letter of probation extension in writing. Your probation may be extended at the discretion of the management. At any time during the extension period, based on feedback from your supervisor and subject to your performance meeting company expectations, your services will be confirmed.





**3. Job Description:** For reference and record, a Job Description may be developed by the Company and provided to you. Such Job Description shall be subject to revision from time to time. Notwithstanding the Job Description, you shall also be expected to discharge all such duties and responsibilities as the position may demand from time to time.

**4. Increments & Promotions:** Your increments and promotions in the company will be given based on your performance and merit, and at the sole discretion of the management.

**5. Transfer/ Relocation/ Assignment/ Secondment:** You will be liable to be transferred or seconded/ assigned from time to time, as the Company may deem fit, anywhere in or outside India, to any of the Company's department(s) or location(s) or branch (es), or to the department(s) or location(s) or branch(es) or rolls of any of its subsidiaries or associates of American Express, presently existing or which may be setup in the future. You may also be posted/ relocated to any location due to business exigencies. Upon such transfer or secondment or posting, unless otherwise specified in writing at the time of such transfer or secondment or posting (as applicable), you will automatically be governed by the terms and conditions of service applicable at such department or location or branch or subsidiary or associate of the Company as the case may be.

#### **6. Work in Shift**

The Company is operational 24 hours a day 365 days a year, therefore you would be required to work in shifts as per business requirements and as fixed by the Company. During the course of your employment your working hours and days may be varied by the Company at its discretion and in accordance with applicable laws.

**7. Travel Expenses:** You may be required to travel on company business as and when required. In such cases, you will be entitled to such travel expenses/allowances as per company policies that are in force from time to time.

**8. Confidentiality:** During your employment, and even thereafter, you will maintain confidentiality of all information pertaining inter alia to the operations, policies, financials or customers of the Company or any of its associates that you will have access to or that comes to your knowledge and shall not disclose the same to any one, other than in reference to the business of the Company and in the course of your duties, without the express written permission of the Company. Prior to termination of your employment, by any reason whatsoever, you will return to your supervisor all papers, documents, property, etc. pertaining to the accounts, financials, policies, plans, business, affairs, branches, customers or any other aspect of the Company, which may be in your possession and will not retain any copies thereof or extracts therefrom. During employment, as also after leaving the Company, you undertake not to solicit, in any way directly or indirectly, any customers or employees of the Company or induce them to discontinue or adversely change their relationship/employment with the Company. You undertake to indemnify the Company and its affiliates from any loss or damage arising from any breach of this provision relating to confidentiality. Any violation of this clause will be deemed to be a breach of Company Policy and the Company may take appropriate action in accordance with clause 16. During your employment with the company, and at least for a period of three years thereafter, you will not transmit, disclose or otherwise use confidential information related to the activities of the company, to an unauthorised person, except as may be required in the course of your duties in connection with the company's business. You will also abide by all confidentiality, safety and security regulations of the Company as may be applicable from time to time.

**9. No other employment or vocation:** During your employment with the Company and till the Company issues a discharge certificate to you, you shall not take up or continue any other employment, vocation or external activities of a commercial nature. Violation of this requirement will entail serious consequences including dismissal from service.

#### **10. Position of Confidence & Trust:**

a) The position in which you are appointed is one of utmost confidence and trust and requires a high degree of integrity. Your appointment is, therefore, subject to verification and continuity of such confidence. In addition, it is expected that before accepting this offer, you disclose to the Company in full any material information relating to your past, which, if known to the Company, would be likely to impact the Company's decision to employ you.

#### **b) Employment Verification**

You understand and accept that the Company makes this offer of employment subject to and conditional upon your successful completion of certain pre-employment checks and checks conducted by the Company post your joining, including but not limited to background checks ('Checks'). You certify that all the information provided by you to the Company in connection with this offer of employment and these Checks is true and accurate

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In the event the results of such Checks are unsatisfactory on any account and/or the information or details provided by you in the Company's application form for employment are found to be incorrect or false, then the Company may at its sole discretion:

- i) Rescind this agreement and this offer would stand revoked.
- ii) Terminate your employment immediately and without notice, in case you joined the Company prior to the completion of Checks,

**11. (a)** Notwithstanding anything contained herein, you will be bound by American Express Code of Conduct and all other rules, regulations, guidelines, instructions, policies, codes and orders framed, issued, enforced or made applicable by the Company from time to time, whether in physical or other form or via American Express Intranet/internet from time to time in relation to your conduct, discipline, service conditions such as leave, the compensation and benefits structure, medical and terminal benefits, retirement and any other matter relating to your employment or the discharge of your duties, and such rules, regulations, guidelines and orders shall be deemed to be an integral part of this contract of employment. Please read them carefully and ensure that you adhere strictly to the provisions, as amended from time to time. Any violations by you of the Codes, Guidelines, Policies, Rules or regulations of or applicable to the Company will be viewed very seriously and shall entail strict disciplinary action, which may also include termination from service. If you have any queries, you are encouraged to address them for clarification to your Manager, the Country Compliance Officer or the General Counsel's Office.

(b) All intellectual property created by you, namely, inventions, whether patentable or not, improvements, modifications of existing inventions, documentations, training manuals & materials, computer codes, software whether copyrightable or not, trade secrets and other proprietary information either alone or in conjunction with others during the course of your employment or/and by using any company's resource / time, fully or partially, shall be assigned to the Company who will be the sole proprietor thereof without any additional compensation or consideration apart from the remuneration payable to you as per this appointment letter. Any intellectual property, whether partially or fully developed, shall be immediately disclosed by you to the Company and all necessary documentation for assigning the same to the Company or as directed by the Company shall be executed by you as required by the Company to perfect the assignment of title therein. The assignment shall be of all your rights and ownership in the intellectual property on a world-wide basis and in perpetuity either to the Company or to any of its subsidiaries or to any parent Company (ies) or Affiliates of the Company as may be directed by the Company. In case of copyrights, the assignment will also be of worldwide rights for the full term (including any possible renewals) of the copyright as provided in the Indian Copyright Act 1957 or legislations of other jurisdictions. Further, the rights assigned by you shall not lapse at any time notwithstanding any failure or delay by the Company to exercise the said rights. You will not oppose or challenge in any manner whatsoever the applications filed by the Company to register the said intellectual property in its own name or as may be desired by the Company in favour of another person / entity / entities in India or outside India and you will provide all support and execute all documents for the said purpose as directed by the Company.

(c) You agree to be bound by the Employee Innovation and Proprietary Information Agreement as per Annexure 2 attached hereto. Please sign a copy of the same and return the duly signed copy in token of your acceptance along with a signed copy of the appointment letter along with Annexures.

**12. Unauthorised Absence:** Your unauthorized absence (or overstay after sanctioned leave) for a continuous period of 10 working days shall be deemed to amount to voluntary abandonment of service and in such an eventuality your employment shall, at the option of the Company, be deemed to have come to an end.

**13. Retirement Age:** On reaching the age of 62 years, you will retire from the services of the company. Your date of birth as recorded at the time of your appointment with the company will be considered as the authenticated date of birth for all purposes throughout your service with the Company and no changes will be permitted under any circumstances. The company may however call upon you to furnish such documents / proof in respect thereof as it may deem fit and to make such changes therein as may be deemed appropriate.

**14. Other Terms & Conditions:**

1. Your appointment is being made in the management cadre and requires from you managerial and supervisory responsibility. You should be aware of these responsibilities and will, naturally, conduct yourself accordingly.



2. The company, through its authorised officers, will allocate duties to you from time to time. Such duties may include responsibility in general for the area of your operations as well as specific assignments that may be given to you from time to time.
3. In the event of any dispute regarding the terms and conditions of your appointment, you will be subject to the exclusive jurisdiction of the appropriate courts of law at the headquarters of the company viz. New Delhi.
4. You will be required to intimate in writing to the management any change in your residential address within 7 days from the date of any such change.

**15. Termination:** a) During the period of your probation, this contract may be terminated by either party by (i) giving fifteen days notice in writing in the first three months of service with the Company and thereafter one month notice in writing; or (ii) payment of salary in lieu thereof. The Company reserves the right not to accept salary in lieu of notice.  
b) In case of confirmed employees, either party may terminate this contract by giving One month's notice in writing or payment of salary in lieu thereof. The Company reserves the right not to accept salary in lieu of notice. The Company also reserves the right not to relieve you of your services in the event that all Company documents/property in your custody has not been properly handed over to an authorized representative of the Company and/ or in the event that any disciplinary proceedings are either contemplated or are pending against you.

**16. Date & Place of Joining:** You are required to join your duties at below; failing which this offer will become null and void, unless the date of joining given above is extended, in writing, by an authorized officer of the company.

**Location**                      **Gurgaon**

**Date of Joining**        **02/Jul/21**

For specific instructions on your joining formalities, please refer to the Annexure 3 of the letter. You are required to complete the listed formalities and report on the date of your joining as mentioned.

Please sign the duplicate of this letter in token of your acceptance of the above terms and conditions and send it to us within 7 days of receipt of this letter by you, failing which the offer will stand withdrawn without any further reference to you.

We welcome you to American Express and wish you a successful career with us.

Yours sincerely,

**Tulika Shori**  
**Manager- Talent Acquisition**

**Copy to:**

1.            Personnel File
2.            Human Resources

**ACCEPTANCE:**

I have read, understood and agree to the terms and conditions as set out in this letter.

DocuSigned by:  
Signature :   
E97C93479A09448...

Name        : Nikita Paliwal

Date         : 04-Jun-2021 | 9:00:03 AM MST





*Annexure 1*  
**COMPENSATION DETAILS**

The following is an itemised summary of allowances/benefits for which you will be eligible subject to applicable company rules/scheme and terms/conditions from time to time.

S No.	Components	Component Details	Current Salary Structure (INR)
1	Basic Salary	40% of Base Salary	Rs. 160880 Per Annum
2	Special Allowance*		Rs. 106636 Per Annum
3	House Rent Allowance	50% of Basic Salary	Rs. 80440 Per Annum
4	Transport Allowance		Rs. 19200 Per Annum
5	Leave Travel Allowance		Rs. 15000 Per Annum
6	Meal Allowance		Rs. 12000 Per Annum
7	NPS Allowance**		Rs. 8044 Per Annum
<b>Base Salary = (1+2+3+4+5+6+7)</b>			
8	Domiciliary Medical		Rs. 15000 Per Annum
9	Variable Pay	Based on Performance	
<b>Total Cash = (Base Salary + Domiciliary Medical + Variable Pay)</b>			
10	Provident Fund	12% of Basic Salary as per statutory requirement	
11	Gratuity	Deemed Value	
<b>Retiral Benefits = (10+ 11)</b>			
<b>Total Compensation = (Total Cash + Retiral Benefits)</b>			

\*Special Allowance will not qualify for calculation of any retirals – Provident Fund, Gratuity.

\*The monthly NPS allowance will be contributed on your behalf to your NPS account if you opt for NPS as per company's guidelines

**\*NPS Allowance deduction** Band 28 – 30, 5% of Basic Salary and for Band 35 – 40, 10% of Basic salary

Your eligibility for Company Leased Accommodation and for Company Leased Car Plan shall be subject to the relevant Company Policy and will be in accordance with the relevant Company's Rules as applicable to your band.

**Note:**

All allowances and benefits (including bonus) are subject to local tax laws applicable from time to time. The compensation and benefits mentioned in this letter are as per the current policies of the Company and are subject to change from time to time at the sole discretion of the Management. The compensation structure is reviewed from time to time by the Company and such revised structure will be applicable as if it were a part of the appointment terms with effect from the dates of such respective revisions.



**American Express (India) Private Limited**

Commercial Block – 3, (Zone - 6)

DLF City, Phase – V

Gurgaon – 122 002 (Haryana)

Tel : 91 (0124) 467 6002

Fax : 91 (0124) 467 7655

**Annexure 2**

**Employee Innovation and Proprietary Information Agreement**

**Name of Employee:** Nikita Paliwal

**As an employee of American Express India Private Limited (AEIPL) and in consideration of the salary paid to you, please sign below to indicate that you agree to:**

1. Disclose and assign to the Company or to any of its subsidiaries or to any parent Company(ies) or Affiliates of the Company as may be directed, all copyrights, inventions and innovations developed or conceived by you during the course of your employment with the Company and within the scope of your employment or/and by using any Company resource / time;
2. To execute all necessary deeds and documents to obtain patents, copyrights and other legal protection for such invention or innovations throughout the world.
3. To make and maintain record of all inventions and innovations.
4. To deliver all written or other materials which are of confidential nature at the Company's request, or at termination of your employment.
5. Not to disclose either during or after your employment any confidential information of the Company and not to disclose or utilize any confidential information of others or third parties.
6. That there are no other agreements or obligation to any other party which conflicts with this agreement.

For AEIPL

**Tulika Shori**  
**Manager- Talent Acquisition**

Accepted and Agreed

DocuSigned by:  
Employee Signature :   
E97C93479A09448...

Employee Name : Nikita Paliwal

Date : 04-Jun-2021 | 9:00:03 AM MST

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## Annexure 3

Dear Nikita

**Subject: Joining Formalities**

Listed below are formalities that you are required to complete on DOJ :

**Joining Report**

- Joining Report Form
- Gratuity Nomination Form
- Provident Fund Nomination & Declaration Form
- International Workers Declaration (Provident Fund)

**Acknowledgement Forms**

- Nomination of Beneficiary against Insurance
- American Express Company Code of Conduct
- Electronic Communications Standard
- Serious Breaches of Company Policy
- Data Protection Disclosure Statement
- Civil Criminal Declaration Form
- Transport Declaration Form (only for female employees)

**Documents Required -**

Please carry the **original credentials** of the below documents on your Day 1 as they may be required for validation and will be returned the same day.

- 1) 5 Passport Size Photographs
- 2) Education - Completed Highest Qualification Degree (Degree Certificate and Provisional degree and all year Mark Sheets – All Attested)
- 3) Employment -
  - Relieving and Experience Letter (evidence of DOJ, Date of Leaving and Last Designation) from last 10 years employment
  - Resignation Acceptance/Resignation Copy (In case last working day is less than 60 days from Date of Joining Amex) of the current organization
  - Universal Account Number (which can be obtained from the ex- employer in case you already have a PF account)
  - Last 3 Months Pay Slips/ Form 16
  - PAN Card
  - Passport/Voters ID card/Birth Certificate
  - Your name in Government Photo id, previous employment certificates and highest education certificate should be matching. Else kindly carry name affidavit change or marriage certificate copy

Your First Day at American Express

Name of the Supervisor/Business Unit- Navneeth Parikh - 9908899992

Yours Sincerely,

**Tulika Shori**  
**Manager- Talent Acquisition**



Dear Nikita Paliwal

Welcome to American Express.

This letter is in continuation to the Offer letter issued to you by the Company

In the light of COVID -19 being declared Pandemic by the World Health Organization, Company is committed towards safety and security of its colleagues and all new recruits. Accordingly, the Company has deferred the in-person onboarding process for all its new recruits in the wake of Pandemic.

You are requested to sign the Appointment letter and other statutory forms provided herein vide Docusign and for all the official purposes your date of joining Company will be the initial date of joining communicated to you in this Appointment Letter.

Please share the signed scan copy of the Appointment letter and other statutory documents over email with your respective recruiter.

In the alternative, kindly note that upon the situation improving and you being asked to report to Company you will be requested to place your Ink signature on a hard copy of Appointment letter along with statutory forms to be maintained for our records.

DocuSigned by:  
  
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