American Express[®] Platinum Travel Credit Card

Card Benefits:

 Welcome Gift¹ of 5,000 Milestone Bonus Membership Rewards Points redeemable for Travel Vouchers worth Rs. 4,000 (Offer till 31st July'20)

From 1st Aug'20 onwards, it will be 5,000 Milestone Bonus Membership Rewards Points redeemable for Travel Vouchers worth Rs. 3,500

- Earn 1 Membership Rewards Point for every² Rs. 50 spent except for spend at Fuel, Insurance, Utilities, Cash Transactions and EMI conversion at Point of Sale²
- Spend Rs. 1.90 Lacs in a year and get Travel Vouchers³ worth more than Rs. 7,700 (Offer till 31st July'20)

From 1st Aug'20 onwards, spend Rs. 1.90 Lacs in a year and get Travel Vouchers³ worth Rs. 6,360.

 Spend Rs. 4 Lacs in a year and additionally get Travel Vouchers³ worth more than Rs. 11,800⁴ (Offer till 31st July'20).

From 1st Aug'20 onwards, spend Rs. 4 Lacs in a year and additionally get Travel Vouchers³ worth Rs. 9,440⁴.

Additionally, Get a Taj Experiences E-Gift Card worth Rs. 10,000 from the Taj, SeleQtions and Vivanta Hotels⁵.

- Enjoy 4 complimentary visits⁶ per year (limited to one complimentary visit per quarter) to airport lounges_across India.
- Fuel Convenience Fee Waiver 0% Convenience fee on fueling up at HPCL⁷
- Enjoy exciting discounts⁸ of up to 20% every time you dine at select restaurants
- Enjoy complimentary membership⁹ to Priority Pass, with the US\$99 annual membership fee waived off exclusively for you.

Terms & Conditions:

¹ Welcome Gift is available only in the 1st year on payment of the annual fee and on spending INR 5,000 within 60 days of cardmembership.

1/2/2020

² You will not earn Membership Rewards Points on your American Express Card for all your spending on fuel, insurance and utility (electricity, water and gas bills) payments. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Utility services includes providers of household/domestic electricity, gas and water. These providers can be government departments and agencies including local, state, municipal organizations, public housing societies and apartment associations.

The Membership Rewards Points on your American Express Platinum Travel Credit Card that have been accrued in any particular enrolment year and have not yet been redeemed can be carried over for up to three further enrolment years. Points not redeemed by the end of the third enrolment year will expire. For example, if your enrolment date is 15th Jan 2017, then the first enrolment year is 15th Jan 2017 to 14th Jan 2018. Any points earned in this enrolment year will expire on 15th Jan 2021.

Effective March 15, 2020, you will not earn Membership Rewards Points on any EMI option selected from a merchant's website e.g. online shopping with Amazon or Flipkart etc. and on any EMI option selected at Merchant's terminal e.g. a Chip and PIN transaction at Croma retail store etc. At the same time, you will continue to earn Membership Rewards Points on all EMI transactions through American Express[®] SafeKey and on all EMI conversions done post purchase.

³ For Travel Voucher Terms & Conditions, <u>click here</u>. Year is defined as 12 months from the date of card issuance/renewal. Eligible spend do not include cash advances, express cash transaction, drafts made from the account, balance transfer and fees.

⁴ These benefits are over and above the benefits you get on spending Rs. 1.9 Lacs in a year. Year is defined as 12 months from the date of card issuance/renewal

⁵ For Taj Experiences E-Gift Cards Terms & Conditions, click here. Year is defined as 12 months from the date of card issuance/renewal

⁶ For more details, <u>click here</u>

⁷ 0% Convenience fee on fuel purchase at HPCL for transactions less than Rs. 25,000 and 0.3% Convenience fee on fuel purchases per transaction is applicable for all transactions of Rs. 25,000 and above.

⁸ <u>Click here</u> to know more.

⁹ Cardmember/accompanied guest has to pay a usage fee of US\$ 32 for every visit.

¹⁰ Assuming that 10% of the total spend was at Fuel, Insurance and Utilities (which includes Water, Gas and Electricity bill payments) categories where-in you will not earn any Membership Rewards Points.