

# FEATURES AND BENEFITS AMERICAN EXPRESS CREDIT CARDS



VALID FROM: MARCH 2024




			
		Membership Rewards	SmartEarn
Card Type	Card Category	Premium	Entry Level
	Benefits	Rewards	Rewards
Sourcing Criteria	Age Criteria	21 to 60 Years	
	Employment Type	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (₹)	37,500 / 6 Lacs ITR p.a.	37,500 / 6 Lacs ITR p.a.
Fees	First Year Fee (₹)	1000	495
	Renewal Fee (₹)	4500	495
	Renewal Fee Waiver	On min. annual spends of ₹1.5 Lacs	On Annual spends of ₹40K
Welcome Benefits		4,000 Membership Rewards Points on paying Joining fee	₹500 cashback as on spends of ₹10K in first 90 days
Rewards & Cashbacks	Usage Benefits	1,000 Bonus Membership Rewards Points for using Card 4 times on transactions of ₹1,500 and above during each Calendar month  1 Membership Rewards Point for every ₹50 spend on Fuel, Insurance, Utilities, Cash Transactions and EMI conversion	1 Membership Rewards Point per ₹50 on spent except for spends on Fuel, Insurance, Utilities, Cash Transactions and EMI conversion
	Online Spends	-	10X Reward points on spending on Zomato, Ajio, Nykaa, BookMyShow, Uber and many more  5X Reward Points per ₹50 spent on Amazon and Paytm Wallet  500 Membership Reward Points on spending ₹2500 in a month on 10X partner Zomato, BookMyShow, Uber and other partners  250 Membership Reward Points on spending ₹2500 in a month on 5X partner (Amazon and Paytm Wallet)
	Milestone Bonus	Additional 1,000 Membership Rewards points on spending ₹20K or more in a calendar month	Voucher worth ₹500 on the spend milestones of ₹1.20 Lacs, ₹1.80 Lacs & ₹2.40 Lacs respectively in a year
	Extra Category Benefits	5,000 Membership Rewards Points upon First Year Card Renewal, on payment of annual membership fee. Points to be credited within 90 days of Card renewal	-
	Fuel	0% Convenience fee on fueling up at HPCL	0% Convenience fee on fuel purchase at HPCL for transactions less than ₹5,000 & 1% Convenience fee on transactions of ₹5,000 and above
	Other Benefits	Discounts of up to 20% on dining at select restaurants  Redeem reward Points from 18 and 24 Karat Gold Collection  Convert big purchases into EMI	Convert purchases into EMIs

FEATURES AND BENEFITS

AMERICAN EXPRESS

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		Platinum Travel	Platinum Card	Platinum Reserve
Card Type	Card Category	Premium	Super Premium	Super Premium
	Benefits	Rewards	Rewards	Rewards
Sourcing Criteria	Age Criteria	21 to 60 Years		
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (₹)	37,500 / 6 Lacs ITR p.a.	2.1 Lacs / 15 Lacs ITR p.a.	37,500 / 6 Lacs ITR p.a.
Fees	First Year Fee (₹)	3000	60,000	5000
	Renewal Fee (₹)	5000	60,000	10,000
Welcome Benefits		10,000 Membership Rewards points worth ₹3,000* redeemable for Flipkart voucher or pay with point option in AMEX travel online	-	11,000 Bonus Membership Rewards Points
Lounge access		8 Complimentary visits / year to airport lounges across India	Access to airport lounges The Centurion Lounges, Delta & Priority Pass lounges  Access to 1,300 of the finest Airport Lounges globally	Complimentary access to Domestic Airport Lounges, 3 visits every calendar quarter
Rewards & Cashbacks	Usage Benefits	1 Membership Rewards Point for on every ₹50 spent except Fuel, Insurance, Utilities, Cash Transactions and EMI conversion	1 Membership Reward points for every ₹40 spent  5X Membership Reward points on purchase through Reward Multiplier  3X Membership Reward points on every international spends	1 Membership Rewards Point on every ₹50 spent except for spend on Fuel, Insurance, Utilities, Cash Transactions and EMI conversion
	Milestone Bonus	15,000 Membership Reward Points Worth ₹4500, on spending ₹1.90 Lacs in a year redeemable for Flipkart voucher or Pay with Points option in Amex Travel Online	-	Taj stay voucher worth ₹10K on spndns of ₹5L in a year and annual fee payment of ₹10,000
	Extra Category Benefits	Taj Experiences E-Gift Card worth ₹10,000 from the Taj, SeleQtions and Vivanta Hotels.  Complimentary membership to Priority Pass, with the US\$99 annual membership fee waived off.	Stay vouchers worth ₹45,000 from Taj, SeleQtions and Vivanta Hotels  Benefits worth ₹44,300 on booking at one of the 1000+ properties under the Fine Hotels & Resorts	Complimentary Taj Epicure and EazyDiner Prime membership Prime membership  Golfing privileges - Complimentary access twice a month to 32 green courses in India
	Fuel	0% Convenience fee on fueling up at HPCL	-	-
	Other Benefits	Up to 20% discounts on dinining at selected restaurants  Convert purchases into EMIs	25% off at Taj, SeleQtions and Vivanta Hotels	Movie or online shopping vouchers worth ₹6,000 per year