

# American Express® Platinum Travel Credit Card

## Terms & Conditions:

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

Beginning 3 May, 2022, the Membership Rewards Points that have been accrued onto your American Express Platinum Travel Credit Card will no longer expire till the card is active and in good standing . In the event of Card cancellation, initiated by either the Cardmember or American Express, the Membership Rewards Points will get forfeited within 30 days of the cancellation.

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 booking Terms & Conditions, [click here](#)
4. These benefits are over and above the benefits you get on spending Rs. 1.9 Lacs in a year.
5. For Taj Stay voucher Terms & Conditions, [click here](#)
6. Cardmember/accompanied guest has to pay a usage fee of US\$ 32 for every visit.
7. Year is defined as 12 months from the date of card issuance/renewal
1. [Click here](#) for more details on dining benefits.
2. 0% Convenience fee on fuel purchase at HPCL for transactions less than Rs. 5,000 and 1% Convenience fee on fuel purchases per transaction is applicable for all transactions of Rs. 5,000 and above
3. [Click here](#) for more details on EMI.
4. Cardmember liability is nil if American Express receives the report within 3 working days of the fraud. If the fraud is reported beyond 3 working days then the maximum liability of the customer will be limited to Rs. 1,000. For further details, please refer [MITC](#).
5. For Flipkart Voucher Terms & Conditions, [click here](#)

\*Membership Rewards points received on spend milestones is a combination of threshold Membership Rewards points and Bonus Membership Rewards points. You will get your threshold Membership Rewards points once you achieve the spend milestones however, to

claim your Bonus Membership Rewards points, please dial the number mentioned at the back of your Card

[General Terms & Conditions, Product Terms & Conditions, Partner Terms & Conditions](#)

For further details, please refer [Most Important Terms & Conditions](#)