

Information & Instructions

CENTURION

General Information

What's in the box?

This box contains your new Centurion Card — reflecting your Card design choice (either the sleek 'classic black', or one of two new Centurion 'Art Cards' that bring an artistic gesture to the everyday).

How do I use QR codes?

You will notice the use of QR codes throughout. QR codes give you quick access to webpages without typing a web address. If you have a smartphone, simply scan the QR code following the easy steps below:

- Open the camera app on your smartphone.
- Hold the camera over the QR code, with the code squarely within the frame (as if taking a photo).
 - Most smartphones automatically scan / read the code.
 - On some phones, you may have to press a button (as when taking a photo).
- A pop-up 'banner' notification will automatically appear on your screen: tap this pop-up, and your phone will immediately navigate to the intended webpage.

Card Information

How do I get started with my new Card?

Do I need to activate my new Card?

Yes, you need to activate your new Card before you can start using it. You may activate via the Amex India App, or by visiting <http://go.amex/cardactivation>. Alternatively, you may call the number on the back of your Card.

If I am an existing Centurion Member, will I need a new PIN?

No. For existing Centurion Members, your PIN will remain the same; you may view or change it online at <http://go.amex/cardactivation>.

If I am a new Centurion Member, where can I find my PIN?

For security reasons, new Members will receive their PIN a few days after their Card arrives. Alternatively, Members may view their PIN via their Online Account — once set up.

May I change my Card design?

Yes. If you wish to change your Card design, you must call the number on the back of your Card.

Please note: providing the luxury of choice (and aligning Member preferences with 'made to order' Card designs) is complex and requires careful advance planning. Due to the complexity involved, Card design changes will therefore incur an administration fee* of ₹ 7,500 plus applicable taxes.

* For more details on Card fees and charges, please refer to Most Important Terms and Conditions at americanexpress.com/in/cent_mitc

Important Information about Your Card

Charges in case of default

Delinquency Fee* (on overdue account balance) - A Delinquency Fee is levied if American Express does not receive full payment of the amount due (as shown on the monthly statement) by the due date. The Delinquency Fee will be levied at the rate of 2.5% on the unpaid balance (with a minimum monthly Delinquency Fee being ₹ 500), in the next monthly billing statement until the payment is received in full.

Calculation methodology will be as follows:

Delinquency Fee = 2.5% x (Last Statement Outstanding - Fees and Taxes - Credits till next statement)

Sample Illustration: A Cardmember has a total amount due of ₹ 20,000 payable by the due date. If the Cardmember does not pay this full amount by the due date, the Delinquency Fee that will appear in the next month's bill statement will be calculated as: $2.5\% \times ₹ 20,000 = ₹ 500$. Thus, the Cardmember would be charged ₹ 500 + applicable taxes, which is the Delinquency Fee payable. If the Cardmember does partial payment by the due date, that will be adjusted with the total outstanding on which the Delinquency Fee will be levied and Delinquency Fee that will appear in the next month's bill statement will be calculated as:

Total outstanding ₹ 30,000, payment made ₹ 5,000 by due date, Delinquency Fee = $2.5\% \times (₹ 30,000 - ₹ 5,000) = 2.5\% \times ₹ 25,000 = ₹ 625$ + applicable taxes.

Annual Fee:*

Standard Joining Fee: ₹700,000 + applicable taxes; Annual Fee: ₹275,000 + applicable taxes.

Standard add-on Card Annual Fee (Where applicable)**: ₹100,000 + taxes. Rate applicable for up to 5 Platinum supplementaries. Additional charges apply thereafter.

* For more details on your Card fees and charges, please refer to Most Important Terms and Conditions (MITC).

** One Centurion® Supplementary Card is complimentary

Please keep in mind: Printed copies of the Most Important Terms and Conditions and the Cardmember Agreement will no longer be sent along with monthly statements or card welcome, replacement, and renewal pack(s). You can view and download these documents from the official webpage americanexpress.com/in/cent_mitc or call at the number on the back of the Card post approval, to request for hard copies of the same.

