Key Fact Statement

This Key Fact Statement contains the important aspects of the Card such as rate of interest, quantum of charges, among others and should be read in conjunction with American Express® Credit Cards Most Important Terms and Conditions as communicated at **americanexpress.com/content/dam/amex/in/legal/mitc/Centurion_MITC.pdf**

American Express® reserves the right to change Terms and Conditions and/or interest, fees and charges at any point with 30 days prior notice. The Key Fact Statement is updated as of 15 November 2026 and circulated by American Express® Banking Corp. in compliance to RBI (Commercial Banks – Credit Cards and Debit Cards: Issuance and Conduct) Directions, 2025.

- **Joining fees and annual membership fees for Primary Cardholder and for add-on/Supplementary Cardholder**

Description of Fee	Fee Levied
Joining fees for Primary Cardholder and for add-on Cardholder	₹700,000 plus applicable taxes levied one time on issuance.
Annual membership fees for Primary Cardholder and add-on Cardholder(s)*	₹275,000 plus applicable taxes levied at the start of the membership year. This annual fee covers one Centurion® Supplementary Card, up to five American Express® Platinum Supplementary Cards, and one additional Card for the Basic Card Member.
Supplementary Card fee	The fee for the second Centurion® Supplementary Card is ₹1,00,000 plus applicable taxes. Within a period of 40 days of your Centurion® Card approval, all your existing American Express® Personal Charge Card(s) will be cancelled that may have been issued to you.

2. Service charges & Drawl limits

Description of Service/Transaction	Service/Transaction Charges
Cash advance fee	A transaction fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 plus applicable taxes, is levied every time a Card Member withdraws cash on his Card.
Duplicate statement fee	₹100 plus applicable taxes per statement for paper statements older than 3 months.
Record of charge / Summary of charge retrieval fee	₹100 plus applicable taxes per retrieval.
Surcharge on purchase of railway ticket	1.8% of the transaction value or minimum of ₹10 plus applicable taxes, if booked on the internet (IRCTC).

Convenience Fee on fuel purchase	• 1% fee per transaction is applicable for all HPCL transactions on and above ₹5,000. • 1% of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations operated by the Public Sector Oil Marketing Companies BPCL and IOCL. • 2.5% of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations of all other Oil Marketing Companies (except HPCL, BPCL and IOCL).
Foreign currency transactions	Currency conversion factor assessment - 3.5% plus Applicable taxes
Interest free (grace) period	There are no interest charges applicable for Charge Card(s). Card Member can enjoy up to maximum of 48 days of free credit period unless specifically agreed otherwise between AEBC and/or Card Members. Illustration: Transaction date: 2nd June, billing cycle date: 1st of every month, payment due date: 18th July, interest free period = 2nd June – 18th July = 47 days. The Bank shall report a charge card account as 'overdue' to credit information companies(CICs) and levy late payment charge when a charge card account doesn't receive full payment by due date for more than five days.
Finance Charges for both revolving credit and cash advances	Card Members are not allowed to revolve the overdue balance by paying finance charges. Hence, there are no finance charges applicable.
Overdue Interest Charges	There are no Overdue Interest Charges applicable for the Card.
Charges in case of default	Delinquency Fee is levied at the rate of 2.5% on the unpaid balance (with a minimum monthly Delinquency of ₹500). Delinquency Fee is levied if American Express® does not receive payment in full of the charges shown on the monthly statement by the payment due date.
Credit limit and available credit limit	There is No Pre-Set Spending Limit on the Charge Card. "No Pre-Set Limit" does not mean spending is unlimited. American Express® approves charges (spends done at merchant establishments in India or overseas) based on the declared financials, spending pattern, credit record and account history. American Express® reserves the absolute right to deny authorization for any requested charge. The Card Member can call up the helpline to understand the amount they may spend on the Card.

Cash Withdrawal Limit	The Card Member will be able to use the Card to access cash from select ATM (Automated Teller Machine) worldwide. The cash withdrawal limits are as below:	
	Transaction on the Centurion® Card	**Cash Withdrawal Limit**
	Cash Withdrawal Overseas	Every 30 days with a limit up to ₹2,50,000 or its equivalent

Note: GST or any other taxes as applicable and any other applicable cess will be levied as per the prevailing rate on fee, interest and other service charges as applicable. Please note that Cash withdrawal services on American Express® Cards have been temporarily suspended in India. However, you may still avail the service in international locations.

3. Billing

Title	Description
Billing Statements - Periodicity and mode of sending	Card Member will be sent a statement once a month via email or couriered at the billing address. Non-receipt of the statement for any reason whatsoever is not a valid reason for non-payment of the payment due.
View Card Account Statement Online	Customer can access the Online Account at a click of a button by registering at americanexpress.co.in or by downloading the mobile app and view the current balance anytime, get a paperless statement and make a payment.
Minimum amount payable	Card Members are required to pay the full amount as shown in the Statement of Account by the payment due date.
Method of payment	Card Members have to remit the payment, in Indian Rupees, by the due date. Payment to the Card account can be remitted by any of these convenient methods: National Electronic Funds Transfer (NEFT), Direct Debit, By Electronic Bill Payment, RUPAY/UPI/UPI QR Code, Debit Card, Unified Payments Interface (UPI) (BHIM -UPI), Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code), by crossed Cheque/Draft.
Billing disputes resolution	Any clarifications or queries on the monthly statement of the Card account must be informed to American Express® by calling into the 24-hour Customer Service Helpline numbers or submitted to American Express® in writing within 60 days of the statement date. In case of Card Member billing disputes/transaction disputes including unauthorised transaction notified by the customer, Americ an Express® follows its dispute resolution policy whereby a temporary or permanent suspension, as per American Express's internal policy, is applied on the disputed transaction and the case is investigated for the dispute, which is closed within 30 days. On being notified by the customer, American Express® shall credit the amount involved in the fraudulent transaction to the customer's Card account within 10 working days from the date of such notification by the customer.

<table>
<tr><td>Postal address of Card issuer</td><td colspan="2">American Express Banking Corp., Cyber City, Tower C, DLF Bldg. No.8, Sector 25, DLF City Ph II, Gurgaon-122002 (Haryana).</td></tr>
<tr><td>Toll free number (24-Hours call center)</td><td colspan="2">1800 208 1202 or 0124 670 2900</td></tr>
<tr><td rowspan="4">Email-id and contact details of Grievance Redressal Official</td><td>First Level Escalation</td><td>Second Level Escalation</td></tr>
<tr><td>Manager - Executive
Correspondence Unit American Express Banking Corp

Telephone No. 0124-6702523
(Monday to Friday 8:30 am to 5:00 pm)</td><td>Ms. Priyameet Kaur
Head of Customer Service
American Express Banking Corp.

Telephone No. 0124-6702527
(Monday to Friday 8:30 am to 5:00 pm)</td></tr>
<tr><td>Email:
Manager-Customerservicesindia@aexp.com</td><td>Email:
Head-Customerservicesindia@aexp.com</td></tr>
<tr><td colspan="2">Postal address: Cyber City, Tower C, DLF Bldg No.8 Sector 25, DLF City Ph II Gurgaon – 122002 (Haryana)</td></tr>
<tr><td colspan="3">Nodal Officer Name: Ms. Garima Chandel
E-mail ID: AEBCNodalOfficer@aexp.com
Telephone no: 0124-6702638 (Monday to Friday 8:30 to 5:00 pm)

Address: American Express Banking Corp.
Cyber City, Tower C, DLF Bldg No.8 Sector 25, DLF City Ph II
Gurgaon – 122002 (Haryana)

If you are not satisfied with redressal of the complaint provided by Bank or if you have not received a response from Bank within one month i.e. 30 days of logging a complaint with us, you may approach the Office of Banking Ombudsman for Grievance Redressal. The complaint can be made to the Office of Banking Ombudsman with the complete transaction and other requisite details. For more details, please visit americanexpress.com/in/legal/customer-complaint-grievance-redressal-policy.html</td></tr>
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