SCHEDULE OF FEES AND CHARGES

The Schedule of Fee and Charges updated as on 15 November 2026 and circulated by American Express Banking Corp. in compliance to Master Circular on Credit Card Operations of Banks issued by Reserve Bank of India

Credit Cards

Description of Charges	American Express® Platinum Travel Credit Card	American Express® Platinum Reserve℠ Credit Card Option 1	American Express® Platinum Reserve℠ Credit Card Option 2	American Express Membership Rewards® Credit Card	American Express SmartEarn™ Credit Card
Annual Fees		₹50,000 (Lifetime Foundation Fee) ₹10,000 (Annual Maintenance Fee)	₹10,000 (1st Year) ₹10,000 (2nd Year Onwards)	₹1,000 (1st Year) ₹4,500 (2nd Year Onwards)	₹495 (1st year) ₹495 (2nd year onwards)
Add on Card fee	Up to 2 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 4 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 4 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 1 Supplementary Cards at no extra cost; ₹250 for each Supplementary Card thereon
Interest Rates (p.m.)	3.50%	3.50%	3.50%	3.50%	3.50%
Interest Rate in case of Default (p.m.)	3.99%	3.99%	3.99%	3.99%	3.99%
Delinquency (Late fee payment) charges+	As per the slab[1] calculated basis Total Amount Due as shown on the Card statement, subject to a maximum of ₹1,250, plus applicable taxes.	As per the slab[1] calculated basis Total Amount Due as shown on the Card statement, subject to a maximum of ₹1,250, plus applicable taxes.	As per the slab[1] calculated basis Total Amount Due as shown on the Card statement, subject to a maximum of ₹1,250, plus applicable taxes.	As per the slab[1] calculated basis Total Amount Due as shown on the Card statement, subject to a maximum of ₹1,250, plus applicable taxes.	As per the slab[1] calculated basis Total Amount Due as shown on the Card statement, subject to a maximum of ₹1,250, plus applicable taxes.
Cash Advance fee**	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.
Membership Reward tier	FTO bundled with the product	FTO bundled with the product	FTO bundled with the product	FTO bundled with the product	FTO bundled with the product
Cash Withdrawal Limit^^	₹35,000 or its equivalent every 30 days, or 20% of credit limit, whichever is lower.	₹35,000 or its equivalent every 30 days, or 20% of credit limit, whichever is lower.	₹35,000 or its equivalent every 30 days, or 20% of credit limit, whichever is lower.	₹35,000 or its equivalent every 30 days, or 20% of credit limit, whichever is lower.	₹35,000 or its equivalent every 30 days, or 20% of credit limit, whichever is lower.

Charge Cards

Description of charges	American Express® Platinum Card	American Express® Gold Card
Annual Fees	First Year Fee: ₹66,000 Second Year onwards: ₹66,000	₹1,000 (1st Year) ₹4,500 (2nd Year Onwards)
Add on Card fee	Up to four Supplementary Cards at no extra cost ₹10,000 for each Supplementary Card thereon	Up to two Supplementary Cards at no extra cost and ₹1,500 for each Supplementary Card thereon
Interest Rates (p.m.)	N/A	N/A
Interest Rate in case of Default (p.m.)	N/A	N/A
Delinquency (Late fee payment) charges+	5% on the outstanding balance subject to a minimum of ₹300	5% on the outstanding balance subject to a minimum of ₹300
Cash Advance fee**	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card Member withdraws cash on his Card.
Cash Withdrawal Limit^^	Cash withdrawal Overseas - ₹75,000 or its equivalent every 30 days	Cash withdrawal Overseas - ₹13,000 or its equivalent every 30 days

Corporate Cards*

Description of charges	American Express®Corporate Card	American Express® Gold Corporate Card	American Express® Platinum Corporate Card
Joining fee	Nil	Nil	Nil
Annual Fees	₹2,100*	₹3,100*	₹40,000*
Add on Card fee	N/A	N/A	N/A
Interest Rates (p.m.)	N/A	N/A	N/A
Interest Rate in case of Default (p.m.)	N/A	N/A	N/A
Delinquency (Late fee payment) charges+	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100
Cash Withdrawal fee**	3.5% of cash withdrawal amount	3.5% of cash withdrawal amount	3.5% of cash withdrawal amount
Membership Reward® fee	Nil	Nil	bundled with the product

* The annual fee may vary from company to company and is communicated to the Corporate at the time of signing up for the Corporate Card Programme.

Other Service charges

- **Duplicate Statement Fee -** ₹100 per statement for statements older than 3 months
- **Cheque/ECS/NACH Return Fee -** ₹150 per returned instrument for Corporate Cards and ₹250 per returned instrument for Consumer Cards
- **Record of Charge/Summary of Charge Retrieval Fee -** ₹100 per Retrieval
- **Surcharge on Purchase of Railway Ticket -** 1.8% per transaction subject to a minimum of ₹10 if booked through internet (IRCTC)
- **Surcharge on Fuel Purchase -** 0% for HPCL transaction less than ₹5,000,1% 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 - 3.50%
- **Convenience Fee on payments to Government Receipt Accounting System (GRAS) -** For all payments to GRAS through SBI ePay, the below mentioned Convenience Fee shall be applicable:
  - American Express will charge:
    - ₹1 - ₹90,00,000: 0.94%
    - ₹90,00,001 or above: 0.99%
  - SBI ePay will charge:
    - ₹1 - ₹ 90,00,000: 1%
    - ₹90,00,001 or above: 0.87% (inclusive of taxes)
- Please note that American Express and State Bank of India will not be responsible for any dispute(s) on payments made to GRAS through SBI ePay. The Company and/or the Card Member shall raise and settle all such disputes/issues/concerns directly with GRAS.
- While issuing a card free of charge, American Express does not levy processing or any other charges unless specified or without prior consent of the Card Member.

Please Note: GST or any other taxes as applicable: Any Charges mentioned anywhere in this MITC are exclusive of the GST or any other taxes as applicable which is billed along with the fee that appears on the billing statement and is levied as per the applicable GST or any other taxes as applicable. **TM operators may charge an additional fee when the Card is used. This fee is determined, charged and retained by the ATM operator
+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 Card Member will be able to use the Card to access cash from select ATM (Automated Teller Machine) overseas.
Please be aware that Cash withdrawal services on your American Express Card have been temporarily suspended in India.

[1]

Total Amount Due (INR)	Late Payment Charge (INR)
Less than 100	NIL
Between 100 - 500	NIL
Between 501 - 5000	500
Between 5001 - 10000	750
Between 10001 - 25000	900
Between 25001 - 50000	1100
More than 50000	1250