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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 & Conditions as communicated at https://www.americanexpress.com/content/dam/amex/in/legal/mitc/charge-english-mitc.pdf

American Express® reserves the right to change Terms & Conditions and/or Interest, Fees and Charges at any point with 30 days prior notice. The Key Fact Statement updated as of 15 November 2026 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**

Product	Standard Annual Fee	Standard Add-on Card Fee(Where Applicable)*
American Express® Platinum Card	**First Year Fee: ₹66,000** **Second Year onwards: ₹66,000**	₹10,000
American Express® Gold Card	**First Year Fee: ₹1,000** **Second Year onwords: ₹4,500**	₹1,500

*Up to four Supplementary Cards for the American Express® Platinum Card, two Supplementary Cards for the American Express® Gold Card, post which the standard Supplementary Card fee will be applicable.

- **Service Charges & Drawl Limits**

Description of Service / Transaction	Service / Transaction Charges
Cash Advance Fee	3.5% of the Cash Advance amount, subject to a minimum of ₹250, is levied on each withdrawal.
Duplicate Statement Fee	₹100 per statement for paper statements older than 3 months
Cheque/ECS/NACH Return Fee	₹250 per Returned Instrument

Record of Charge/ Summary of Charge Retrieval Fee	₹100 per Retrieval
Surcharge on Purchase of Railway Ticket	1.8% of the transaction value or minimum of ₹10 + tax if booked on the internet (IRCTC)
Membership Rewards® Points for Redemption/ Reinstatement	₹250 for every redemption of Air Miles (applicable for all Charge products mentioned above except American Express® Platinum Card. Air Miles redemption fee is Nil for American Express® Platinum Card.) ₹200 for reinstatement of Points for every monthly billing statement (^applicable for all Charge products mentioned above except American Express® Platinum Card)
Convenience Fee on Fuel Purchase	(a) 0% fee per HPCL transaction less than 50,000 (b) 1% fee per transaction is applicable for all HPCL transactions on and above ₹5,000, (c)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, and (d)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)
FCY Transactions	Currency Conversion Factor Assessment - 3.50%
Charges in case of default	Delinquency fee is levied at the rate of 5% on the unpaid balance (with a minimum monthly Delinquency of ₹300). 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.
Interest free (grace) period	There are no Interest Charges applicable for Charge Card(s). Card Members can enjoy up to maximum of 47 days of free credit. period unless specifically agreed otherwise between AEBC and/or Card Members. Illustration: Transaction date: 2nd June, Billing Cycle date: 1st every month, Payment due date: 18th July, Interest free period = 2 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. Hence, there are no Finance Charges applicable.
Overdue Interest Charges	There are no Overdue Interest Charges applicable for the Card.

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:

Product	Cash Withdrawal Limit
American Express® Platinum Card	Cash Withdrawal Overseas - ₹75,000 or its equivalent every 30 days
American Express® Gold Card	Cash Withdrawal Overseas - ₹13,000 or its equivalent every 30 days

Note: GST or any other taxes as applicable and any other applicable access will be levied as per the prevailing rate on fee, interest and other service charges as applicable. Points will be forfeited for the particular billing cycle/monthly statement in which the payment is not received in full by the due date.

- **Billing**

Title	Description
Billing Statements - Periodicity and Mode of Sending	Card Member will be sent a statement once a month via email or physical couriered at thebilling 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 from anywhere.
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 Member 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 Services 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, American Express® follows its dispute resolution policy whereby a temporary suspension is applied on the disputed transaction and case is investigated for the dispute and the dispute is closed within 30 days.
Postal address of Card issuer	American Express Banking Corp., Cyber City, Tower C, DLF Bldg. No.8, Sector 25, DLF City Ph II, Gurgaon-122002 (Haryana).

Toll free number

Product	24 hours Call Centre Numbers
American Express® Platinum Card	18001801255, 0124-6702600, 18004191255, 0124-6736950
American Express® Gold Card	0124-6736600, 18004191120

Email-id and Contact details of Grievance Redressal Official

First Level Escalation	Second Level Escalation
Manager - Executive Correspondence Unit American Express Banking Corp Telephone No. 0124-6702523 (Monday to Friday 8:30am to 5:00 pm)	Ms. Priyameet Kaur Head of Customer Service American Express Banking Corp. Telephone No. 0124-6702527 (Monday to Friday 8:30am to 5:00 pm)
Email: Manager-Customerservicesindia@aexp.com	Email: Head-Customerservicesindia@aexp.com

Postal address: Cyber City, Tower C, DLF Bldg No.8 Sector 25, DLF City Ph II Gurgaon – 122002 (Haryana)
Telephone no: 0124-4190044 (Monday to Friday 8:30 to 5:00 pm)
Nodal Officer Name: Ms.Garima Chandel
Email 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
https://www.americanexpress.com/in/legal/customer-complaint-grievance-redressal-policy.html