DON'T *live life* WITHOUT IT™



BENEFITS. REWARDS. OFFERS. EXPERIENCES.

DISTINCTLY YOURS EVERY DAY

Shop, dine, travel, and enjoy tailored experiences worth up to ₹80,000* with your American Express® Platinum Reserve℠ Credit Card.

GETTING STARTED

Please choose your PIN and activate your Card before first use.



Activate this Card before first use.
To activate your Card, download the American Express® App or visit **go.amex/cardactivation**



Enable online, contactless, and international transactions in a few steps:

- Log in via the American Express® App or your Online Card Account
- Go to 'Account' or 'Account Management'
- Go to 'Transaction Security Settings' to enable/disable transactions and set limits as required

CHANGE YOUR PIN WITH EASE

If you have not preselected your PIN at the time of application of the Card, please set it now using either of the following:



Option 1. Log in to **American Express® App** and select 'Manage Card PIN' option under the 'Account' tab.

Option 2. Log in to Online Card Account at **www.americanexpress.co.in** and click on 'View PIN/Change PIN' option under the 'Account Management' tab.

Please select a PIN for your Card at the earliest. Once a PIN is selected, you may change or view it by logging in to your Online Card Account at **www.americanexpress.co.in** or the **American Express® App**.

For more information, please visit **www.americanexpress.co.in/chipandpin**

You may change your PIN via the 'View PIN' option as well.

Please note: Printed copies of the Most Important Terms and Conditions and the Card Member 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 **www.americanexpress.co.in/mitc** or call on the number on the back of the Card post approval, to request for hard copies of the same.





JOURNEYS UNLOCKED,

UNWIND IN STYLE

INTERNATIONAL LOUNGE ACCESS

Avail two complimentary visits in a year[1] to international airport lounges using your Priority Pass™.

DOMESTIC LOUNGE ACCESS

Enjoy 12 complimentary visits in a year[1] to domestic airport lounges across India.

PRIORITY PASS™ MEMBERSHIP

Access 1,300+ VIP lounges across 100+ countries with a complimentary[2] Priority Pass™ Membership.





SAVOUR FLAVOURS AND EXOTIC STAYS,

DELIGHT IN TOGETHERNESS

ALL ACCOR+ EXPLORER MEMBERSHIP

Savour culinary delights from around the world at 4,500+ hotels across 30 brands like Fairmont, Pullman and more.
Enjoy a range of offers exclusively for you including special room rates, savings of up to 30% off on food, 15% off on drinks, special partner offers and much more.[2]

TAJ EPICURE MEMBERSHIP

With a complimentary[2] Taj Epicure Membership, unlock discounts on the best Available Rate for Room/Suite stay across Taj properties. Enjoy exclusive benefits at bars, restaurants and spas across Taj, SeleQtions and Vivanta Hotels.

EAZYDINER PRIME MEMBERSHIP

Savour the finest at select premium restaurants with a complimentary[2] membership to EazyDiner Prime.

FOR MORE BENEFITS, SCAN THE QR CODE BELOW.

AMERICAN EXPRES


MAXIMISE MOMENTS,
MULTIPLY REWARDS

EARN 1 MEMBERSHIP REWARDS® POINT FOR EVERY* ₹50 SPENT

EXCLUSIVE OFFERS

Enjoy an exciting selection of year-round offers on dining, stays, wellness and more. Visit **www.americanexpress.co.in/offers**

REWARDXCELERATOR

Earn 5X rewards when you shop directly on top brands, from luxury shopping to airline bookings with RewardXcelerator. No Enrolment | No Promo Code | No Minimum Spend





EVERY MILESTONE,

A CHOICE OF BENEFITS

MONTHLY MILESTONE

Earn vouchers worth up to ₹12,000[2] annually from leading brands when you spend ₹50,000 or more every calendar month.

FUEL WAIVER

0% surcharge for HPCL transactions less than ₹5,000[4].

GOLFING PRIVILEGES

Get two golf course visits in a month on spending ₹50,000[6] in a calendar month on your Card. You also get discounted rates for taking lessons from experts.

SPEND-BASED FEE WAIVER

Get 100%* Annual Membership Renewal fee waiver on spending ₹10,00,000 in a membership year[3].

WELCOME GIFT

Get a Welcome Gift of 11,000[5] bonus Membership Rewards® points.





PLATINUM CARE,

PEACE OF MIND

DIGITAL CONCIERGE

Enjoy Digital Concierge[7] support whenever you need assistance.

PURCHASE PROTECTION

Get protection against loss, or damage of tangible goods within 90 days of purchase, caused by fire, burglary or natural calamities.

AIR ACCIDENT INSURANCE COVER

You, as the Basic Card Member, are automatically[8] insured against loss of life in an air accident for up to ₹1 crore when you purchase your air ticket with your Platinum Reserve[SM] Credit Card. To download the insurance nominee form, visit **go.amex/platinum-reserve-benefit**



DISCOVER MORE WITH YOUR CARD

SHARE YOUR CARD BENEFITS

Gift Supplementary American Express® Cards to your loved ones at no additional fee* and enjoy the delights of your membership together. To apply, visit **m.amex/addasupp**

REFER MORE. EARN MORE.

Start your journey by earning rewards. **Get up to 1,50,000* Membership Rewards® points** in a year just by referring your friends! To refer, visit **m.amex/referral**

PAY THE EMI WAY, EFFORTLESSLY!

Enjoy the flexibility to convert your spends into EMIs, seamlessly.

- Flexible tenures of up to 24 months
- Low interest rates
- Hassle-free and zero documentation

Explore Amex EMI

TAP INTO EXCLUSIVE LIFESTYLE PRIVILEGES WITH THE AMEX EXPERIENCES APP

Your Card offers you access to these exclusive benefits, which you can now view at your fingertips with the Amex Experiences App.

You can also unlock Golf benefits through the App. Here's how.

Visit 'Golf' and click on 'First time registration' to create your profile on Golftripz.

You will receive your login credentials via email.

If you have registered already, you can begin to make bookings using the Amex Experiences App.

You can also view the status of your bookings or cancel a booking via the App.

To download the App, scan the below QR code.



DETAILS ABOUT YOUR AMERICAN EXPRESS® PLATINUM RESERVE℠ CREDIT CARD ANNUAL FEE.

Standard Annual Fee*: First Year: ₹10,000 + taxes; Second Year onwards: ₹10,000 + taxes.
Standard Add-on Card Annual Fee (Where Applicable)**: ₹1,500 + taxes.

*Annual Fee reductions may be offered by American Express Banking Corp ('American Express') at its sole discretion.
**Up to four complimentary Supplementary Cards.

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*TERMS AND CONDITIONS APPLY

[1]A year is defined as the calendar year starting on January 1 and ending on December 31. Card Member/accompanying guests have to pay a usage fee as per the prevailing rates once the complimentary visits are exhausted. To access the list of domestic lounges, visit **go.amex/platinum-reserve-benefit**
[2]Card Members must enrol in each benefit individually. This is an enrolment-based benefit. Please refer to the Terms and Conditions for more details. To know more, visit: **go.amex/platinum-reserve-tnc**
[3]To get more details on the fee waiver, please visit **go.amex/platinum-reserve-tnc**
[4]Surcharge on Fuel Purchase: 0% for HPCL transactions below ₹5,000, while a 1% fee per transaction is applicable on HPCL transactions of ₹5,000 and above. At fuel stations operated by the Public Sector Oil Marketing Companies BPCL and IOCL, a convenience fee of 1% of the transaction value, subject to a minimum of ₹10 + applicable taxes, will be charged. At fuel stations of all other Oil Marketing Companies, excluding HPCL, BPCL and IOCL, a convenience fee of 2.5% of the transaction value, subject to a minimum of ₹10 + applicable taxes, will be charged.
[5]Welcome Gift is available only in the 1st year on payment of the Annual Fee and on spending ₹30,000 within 90 days of Card Membership.
[6]Card Member needs to reach the milestone in the current month to unlock access in the next to next calendar month.
[7]Digital Concierge is available via Aspire Lifestyle. For more details, visit **go.amex/platinum-reserve-benefit**
[8]Terms, conditions, limits and exclusions apply.


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