

Rates & Fees American Express® Credit Cards

American Express Blue Credit Card*

Annual Card Fee	No annual Card fee for the first year, \$35 annually thereafter
Supplementary Card Fee	No annual Card fee for the first year, \$15 annually thereafter
Membership Rewards® Fee	Annual fee of \$50
Membership Rewards with <i>Turbo™</i> Fee	Annual fee of \$99 (in addition to the standard annual Membership Rewards fee)
Annual Percentage Rate	19.95% p.a. for Purchases and related fees 21.95% p.a. for Cash Advances and related fees

American Express Gold Credit Card*

Annual Card Fee	No annual Card fee for the first year, \$90 annually thereafter
Supplementary Card Fee	No annual Card fee for the first year, \$20 annually thereafter
Membership Rewards Fee	Annual fee of \$50
Membership Rewards with <i>Turbo™</i> Fee	Annual fee of \$99 (in addition to the standard annual Membership Rewards fee)
Annual Percentage Rate	19.95% p.a. for Purchases and related fees 21.95% p.a. for Cash Advances and related fees

American Express Platinum Membership Rewards® Credit Card*

Annual Card Fee	Annual Card fee of \$325
Supplementary Card Fee	No Annual Card fee
Membership Rewards Fee	Automatic and complimentary enrolment to earn 2 Membership Rewards points for every \$1 you spend on your Card
Annual Percentage Rate	19.95% p.a. for Purchases and related fees 21.95% p.a. for Cash Advances and related fees

*Note: these are the standard Annual Fees, check your Financial Table and Terms & Conditions for fees specific to your existing Card product. All information is correct as at 20 April 2009 and is subject to change. Interest rates are expressed as an Annual Percentage Rate. Interest rates are current as of 20 April 2009 and are subject to change.

Rates & Fees American Express® Charge Cards

American Express Personal Card*	
Annual Card Fee	No annual Card fee for the first year, \$55 annually thereafter
Supplementary Card Fee	Annual Card fee of \$40
Membership Rewards® Fee	Annual fee of \$50
Membership Rewards with <i>Turbo™</i> Fee	Annual fee of \$99 (in addition to the standard annual Membership Rewards fee)
American Express Gold Card*	
Annual Card Fee	No annual Card fee for the first year, \$95 annually thereafter
Supplementary Card Fee	Annual Card fee of \$70
Membership Rewards Fee	Annual fee of \$50
<i>Turbo offer</i> Fee	Annual fee of \$99 (in addition to the standard annual Membership Rewards fee)
American Express Platinum Card*	
Annual Card Fee	Annual fee of \$1,250
Supplementary Card Fee	No Annual Card fee
Membership Rewards Fee	Automatic and complimentary enrolment to earn 2 Membership Rewards points for every \$1 you spend on your Card

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Miscellaneous Charges

American Express® Credit Cards

Cash Advance Fee	
- per domestic transaction	\$2.00
- per overseas transaction	\$5.00
Conversion Commission	2% of the converted amount
Late Payment Fee	\$25 per statement
Minimum Payment Amount	\$10 or 3% of the Closing Balance, whichever is greater
Dishonour Fee	\$25 per payment
Record of Charge Fee (Service Charge)	\$7.50 per copy
Statement Copy Fee (Service Charge)	\$5.00 per statement
Overseas Mailing Fee	\$5.00 per year
Telecom Convenience Fee	2% of the Charge

American Express Charge Cards

Conversion Commission	2% of the converted amount
Late Payment Fee	\$20 or 3.25% of the Previous Balance, whichever is greater
Minimum Payment Amount	The full amount is due each month, late payment will result in a Late Payment Fee
Dishonour Fee	\$25 per payment
Record of Charge Fee (Service Charge)	\$7.50 per copy
Statement Copy Fee (Service Charge)	\$5.00 per statement
Overseas Mailing Fee	\$5.00 per year
Telecom Convenience Fee	2% of the Charge

American Express Line of Credit (Centurion Finance) Account*

(Please note that new Line of Credit Accounts are no longer being accepted)

Annual Percentage Rate (Overdraft)	Standard Rate (with O/D cover) 19.25% Standard Rate 19.50% Premium Rate 17.00% Premium Rate (with O/D cover) 16.75%
Limit Increase Facility Fee (As of 1 May 2008, this fee is no longer applicable)	A facility fee of 1% over the minimum limit offered (\$3,000 on Personal Cards and \$5,000 on Gold Cards) is charged annually on a semi-annual basis

*For Terms & Conditions: http://www.americanexpress.com/newzealand/personal/cards/benefits/loc_terms.shtml

All information is correct as at 20 April 2009 and is subject to change.

Cash Advance Fee

Cash Advance Fee (for Cardmembers enrolled prior to 29 Dec 2008 only. Cash Advance enrolments are no longer being accepted.

Interest rates are expressed as an Annual Percentage Rate. Interest rates are current as of 20 April 2009 and are subject to change.