

# Changes at a glance



THE PLATINUM CARD®

Card Type	CHARGE CARD	CREDIT CARD
Annual Cardmembership fee	£575	£575
Annual Supplementary Cardmembership fee	One complimentary Platinum and up to four Gold or Green then: • £285 for Platinum • £170 for Green or Gold	One complimentary Platinum then: • £285 for Platinum
Functionality	<b>Charge</b> – This Card has no pre-set spending limit and no interest charges since you must pay the balance in full each month. Your spending limit is based on several factors including your Card usage, payment history, credit record and financial resources	<b>Credit</b> – When you open an Account you are given a credit limit which is the maximum amount you can spend. The Card also allows you to purchase things now and pay for them in the future either in one go or in monthly instalment's. If you don't pay off your balance in full every month, you will be charged interest until the full payment is received. If you only make the minimum payments it will take you longer to pay back the money and it will cost you more.
Purchase Interest Rate	-	25.7% annual
Cash Interest Rate	-	32.7% annual
Representative APR	-	437.9% annual
Consumer Credit Act Regulated?	No	Yes, including Section 75. Please read product Terms and Conditions for more details.
Membership Rewards	<ul style="list-style-type: none"> <li>1 Membership Rewards point for every full £1 of eligible spend on your Card</li> <li>2 Membership Rewards points for every £1 full spend at American Express Travel online</li> </ul> <p><i>Please note that upon successful enrolment onto the new Platinum Card® (Credit), any Membership Rewards points balance on the new Card will be automatically linked to your existing Membership Rewards Account balance.</i></p>	
Additional Benefits	<ul style="list-style-type: none"> <li>American Express Global Lounge Collection</li> <li>Elite loyalty status with Marriott, Hilton, Melia, and Radisson hotels</li> <li>Elite loyalty status with Avis and Hertz car rental</li> <li>Worldwide travel insurance</li> <li>Purchase and Refund protection</li> <li>American Express Hotel Programmes</li> <li>American Express® Experiences &amp; Platinum Events</li> <li>Platinum Concierge service</li> <li>Harvey Nichols statement credit £100</li> <li>Global Dining Credit £300</li> </ul>	

All other Card benefits, including American Express® Experiences, Amex Offers, your built-in protection such as insurance services are staying the same between the two products.

These benefits are only provided on the Card on which the purchase is made.



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