



American Express® Platinum Card MR Points Upgrade Offer

Terms & Conditions

1. The Offer is open to select American Express® Cardmembers whose accounts are valid and in good standing and have explicitly received a communication from American Express® in this regard. An American Express® Card ("Cardmember") for the purpose of this offer means a personal Card, issued by American Express® Banking Corp.
2. Membership to the American Express® Platinum Card comes with annual fee of ₹60,000/- plus applicable taxes.
3. The offer is valid only for Cardmembers who have received a communication directly from American Express® containing the offer details. The offer cannot be availed through any other channel (including but not limited to applying on the American Express® website, applying through American Express® sales representatives etc.)
4. Cardmembers would be eligible for a welcome gift of 100,000 Membership Rewards® Points, only in the 1st year of Cardmembership on payment of the Annual Fee and upon spending ₹50,000 on the basic Card within 60 days of Cardmembership. Additionally, as part of this Offer, an additional 35,000 Bonus Membership Rewards® Points will be credited to the Card Account within 120 days from the successful processing of card application & fulfillment of requisite criteria.
5. The offer will be applicable for Cardmembers applying till 31 January 2024 and the Card should be approved by 29 February 2024.
6. Upgrade to American Express® Platinum Card would be processed after the Cardmember provides all the necessary information required to process this request including providing the necessary KYC documents, if required. American Express® may also request for the additional KYC/Income documents, including when available with American Express®. American Express® reserves the right to decline any such requests for an upgrade in case a Cardmember does not provide the KYC/Income/other documents as asked for and, in the manner, as acceptable to American Express®. Additionally,

processing of all such upgrades would be subject to internal criteria as decided by American Express®.

7. As part of this Offer:

a. For Cardmembers who opt for an upgrade through their existing American Express® Charge Cards (viz. American Express® Gold Card): Existing American Express® Card, will be upgraded to the American Express® Platinum Card. The upgraded American Express® Platinum Card, including all the Supplementary Cards would be dispatched within 7 to 10 days of successful processing of the card upgrade request, including existing supplementary cards. The existing American Express® Card would stop working as soon as the Cardmember activates the new American Express® Platinum Card.

b. For Cardmembers who opt for an upgrade through their existing American Express® Credit Cards (viz. American Express® Platinum Reserve Credit Card, American Express® Platinum Travel Credit card, American Express® Membership Rewards® Credit Card etc.): Cardmembers would be required to apply through an online application process through a web link provided by American Express® and accordingly a new American Express® Platinum Card Account would be issued to them.

8. During the application process for the American Express® Platinum Card and during the course of business relationship with American Express® Banking Corp, cardmember may be required to submit KYC documents and share additional information (including but not limited to, address, mobile number, email id, etc.). Furthermore, by applying for American Express® Platinum Card, the cardmember authorizes American Express® Banking Corp to rely on and leverage KYC documents and the information shared for the issuance of American Express® Platinum Card. In addition, the cardmember confirms that all such KYC documents and information submitted are correct, valid and existing as on this date.

9. There might be cases where Cardmembers may be required to go through a Video KYC process on application platforms of American Express® Banking Corp.

10. The American Express® Platinum Card provides benefits worth over ₹600,000 per annum.

Complete details can be found on <https://www.americanexpress.com/en-in/benefits/the-platinum-card/benefits-calculator/>

11. Enjoy greater flexibility in spending with 'no pre-set' limit means that Cardmembers charges are

approved basis their spending pattern, financials, credit records and account history. Please note that no pre-set limit does not mean that there is no limit on the Card.

12. American Express® reserves the right to withdraw or change the terms of the offer at its discretion.

13. The processing of Card applications is subject to requisite criteria as decided by American Express® Banking Corp.

14. Nothing expressed or implied in the offer shall in any way waive or amend any of the Terms and Conditions of the existing Cardmember agreement with American Express®. By applying for American Express® Platinum Card, the cardmember has acknowledged and agreed to the [Most Important Terms and Conditions](#) (MITC), [Cardmember Undertaking](#) (CMU), [Cardmember Agreement](#) (CMA) and [Key Fact Statement](#) (KFS).

15. American Express® reserves the right to reject any such request for an upgrade basis the information provided and due to any missing / incorrect / incomplete details.

16. Cardmembers can raise dispute regarding this offer up to 120 days from the offer end date (31 January 2024).

17. American Express® reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time.

18. For detailed terms and condition on Taj, SeleQtions and Vivanta Hotels, please [click here](#)

19. For Taj Stay Voucher terms and conditions, please [click here](#)

20. For detailed terms and condition on Fine Hotels and Resorts, please [click here](#)

21. For detailed terms and condition on Elite Tier Memberships, please [click here](#)

22. For Amex Experiences, please [click here](#)

23. For detailed terms and condition on Membership Rewards, please [click here](#)

24. For more details on International Airline Program, please [click here](#).

25. For detailed terms and conditions on lounge, please [click here](#)

26. For detailed terms and condition on Reward Xcelerator, please [click here](#)

27. For detailed terms and condition on Reward multiplier, please [click here](#)