



American Express® Platinum Card 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 in India by American Express Banking Corp., India.
2. Membership to the American Express® Platinum Card comes with an annual fee of ₹66,000 excluding GST.
Cardmembers will be eligible for a renewal benefit worth upto ₹35,000* every year, upon completing net spends of ₹20,00,000 in the preceding Cardmembership year and payment of the upcoming renewal fee of ₹66,000 excluding GST. For terms and conditions, please [click here](#).
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.
4. The offer is valid from 1st July 2026 till 31st July 2026 (both days included). Cardmembers must generate their Card Application Reference Number on or before 31st July 2026, to get eligible for this offer. As part of this upgrade offer, the new card should be successfully approved by 5th August 2026.
5. Card Application Reference Number generated on or before 31st July 2026 and the respective applications approved after 5th August 2026, will be eligible for the offer outlined in Clause 8 of these Terms and Conditions.
6. Cardmember can avail Welcome gift as part of this offer only in the first year of Cardmembership. The welcome gift criteria will be making net spends of ₹50,000 (spends will be calculated net of any cashback, reversals and/or credits) on the Basic Card within the first 60 days of Cardmembership and payment of the first-year fee of ₹66,000 excluding GST. Annual Fee is charged in the first year and on renewal, subject to prevailing rates.
7. Applications submitted through any other channel will not be considered eligible for the upgrade offer.

Offer:

- Cardmember will get 100,000 Membership Rewards Points within 150 days of Cardmembership upon fulfillment of the welcome gift criteria.

- As part of this upgrade offer, your unique upgrade application currently places you in the early bird offer queue to receive 25,000 Membership Rewards points. Please note that the eligibility for 25,000 Membership Rewards points is contingent upon successfully completing the upgrade process and submitting the application, including but not limited to submission of income documents, KYC requirement(s) as per American Express policy, and being among the first 300 Cardmembers to complete this process. The first 300 Cardmembers will be evaluated on a first-come basis, based on the approval date and time of their new Platinum card application.
 - Cardmembers will receive additional 25,000 Membership Rewards points within 150 days from the offer end date (i.e., 31st July 2026) upon fulfilling the welcome gift criteria mentioned above i.e., making net spends of ₹50,000 (spends will be calculated net of any cashback, reversals and/or credits) on the Basic Card within the first 60 days of Cardmembership and payment of the first-year fee of ₹66,000 excluding GST. Annual Fee is charged in the first year and on renewal, subject to prevailing rates. Eligible Cardmembers can avail this offer only via this channel.
8. Cardmember can choose any one of the welcome gift options listed below. It is solely upon Cardmember's discretion at the time of redemption. Cardmember will receive a specialized link (along with Promo Code) within 120 days of Cardmembership upon fulfilling the welcome gift criteria. The selected Gift Cards/Vouchers will be sent to Cardmember's registered email address. For terms and conditions, please [click here](#).

- A. Taj Vouchers worth ₹50,000*
- B. Reliance Brands Limited (Luxe Gift Card) worth ₹35,000*
- C. Postcard Hotels & Resorts Vouchers worth ₹60,000*

Steps to redeem vouchers:

- On qualifying for the welcome gift post meeting the eligibility criteria mentioned above, Cardmember will receive an email with a link & unique code within 120 days of Cardmembership.
 - Cardmembers are required to open the link, enter their unique code. The code will be valid for 360 days from the date of issuance.
 - Once Cardmember is redirected to the platform, it is solely basis Cardmember's discretion that they can choose the vouchers of their choice from the list of available brands mentioned below:
- a. Taj vouchers worth ₹50,000*
 - b. Luxe e-Gift Vouchers worth ₹35,000*

c. Postcard Hotels & Resorts Vouchers worth ₹60,000*

Choose the desired Gift Cards/Vouchers based on your preference. The promo code generated cannot be cancelled, changed or refunded, once issued. Gift Cards/Vouchers will be valid for 360 days from the date of issuance. Promo code redemption for an e-voucher will be governed by respective brand's terms and conditions. Cardmembers are advised to check the terms & conditions applicable before the redemption. Promo code cannot be cancelled or refunded once issued. Promo code cannot be transferred to the account of any other user. Promo code cannot be redeemed for cash or credit.

9. Cardmembers will be eligible for the welcome gift if the card is active upon the time of promo code fulfillment at the time of final eligibility check.
10. This offer will be applicable for Basic Card Members only.
11. For Cardmembers who opt for an upgrade through their existing American Express® Cards (viz. American Express® Platinum Reserve Credit Card, American Express® Platinum Travel Credit Card, American Express® Membership Rewards® Credit Card, American Express® Gold Charge Card, American Express® Gold Credit Card, American Express® Smart Earn Credit Card): 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.
12. Cardmembers will be required to go through a Video KYC process on application platforms of American Express Banking Corp.
13. During the application process for the American Express® Platinum Card and during the course of business relationship with American Express Banking Corp., Cardmember will be required to submit KYC/Income Documents and share any additional information (including but not limited to, address, mobile number, email id, etc.) required by the bank. Cardmember confirms that all such KYC documents and information submitted are correct, valid, and existing as on this date. However, Cardmembers are required to submit KYC documents in case of any change to their identity and/or address.
14. Cardmember authorizes American Express Banking Corp., to rely on and leverage the existing KYC documents in the system in the event the VKYC process is in pending state. Upon verification of documents if found meeting the criteria as per RBI's Master Direction on KYC and details in the application, American Express reserves the right to leverage the existing documents to process the application.
15. Cardmember authorizes American Express Banking Corp to rely on and leverage KYC documents. Upon this verification, Cardmember confirms that the documents in the system are updated and are meeting the criteria as per RBI's Master Direction on KYC.
16. The offer is pre-approved for Cardmembers who have received a communication directly from American Express® containing the offer details provided the Cardmember confirms that Cardmember meets all relevant criteria including submitted KYC documents and information are correct, valid, and existing as on this date. The Cardmember application

might decline or remain in pending state despite the above communication, based on real-time checks present in the system.

17. 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®.
18. By initiating an application and/or exiting the application process before completion, the Cardmember consents to American Express contacting them on their registered mobile number and/or email address, as per the system records, to assist with and facilitate completion of the application journey.
19. 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.
20. As part of this upgrade, Cardmembers will continue to retain their existing American Express® Card and continue to enjoy benefits thereof, with no change in the Cardmembership fee structure of the existing American Express® Card or the terms and conditions applicable to such Card.
21. American Express® reserves the right to withdraw or change the terms of the offer at its discretion. The processing of Card applications is subject to requisite criteria as decided by American Express Banking Corp.
22. 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).
23. The American Express® Platinum Card provides benefits worth over ₹450,000 per annum. For value calculator terms & conditions, [click here](#).
24. American Express® reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time.
25. To access the American Express® Platinum Card benefits, please [click here](#)
26. For detailed terms and condition on Membership Rewards, please [click here](#)
27. For detailed Terms and Condition on RewardXcelerator, please click [here](#).
28. For detailed Terms and Condition on 3X Membership Rewards® points on Overseas spends, please click [here](#).
29. For detailed Information on Centurion® Lounge access, please click [here](#). For detailed Information and Terms and Conditions on Lounge access, please click [here](#).
30. For detailed Terms and Condition on Elite Tier Memberships, please click [here](#).
31. Please click the [link](#) to view Taj Hotel Vouchers Terms and Conditions.
32. Please click the [link](#) to view Postcard Hotels and Resorts Vouchers Terms and Conditions.
33. Please click the [link](#) to view Reliance Brands Limited (Luxe Gift Cards) Terms and Conditions.

