



Upgrade to American Express® Platinum Reserve Credit Card

Terms & Conditions

1. Upgrade is open to select American Express® Credit Cardmembers (viz. American Express® Platinum Travel Credit Card, American Express® Membership Rewards® Credit Card, American Express® SmartEarn™ Credit Card) whose accounts are valid and in good standing and have explicitly received a communication from American Express® in this regard.
2. Membership to the American Express® Platinum ReserveSM Credit Card comes with an annual fee of ₹10,000/- plus applicable taxes. The fee will be applied on card account on the first billing cycle post upgrade.
3. The Annual Membership Renewal fee of ₹10,000 will be 100% waived off if total net spends on American Express® Platinum ReserveSM Credit Card in the immediately preceding membership year is ₹10,00,000 and above. Eligible spends do not include cash advances, express cash transaction, draft made from the account, balance transfer, fees and is net of any returns.
4. Upgrade is valid only for Basic Cardmembers who have received a communication directly from American Express®.
5. The offer will be applicable for Cardmembers applying between 1 November 2025 till 30 November 2025 (both days included) and the Card should be approved by 15 December 2025.
6. Cardmember would be eligible for a welcome gift of 11,000 Membership Rewards® Points in the first year of Cardmembership subject to the payment of the Annual Fee and net spends of ₹30,000 within the first 90 days of Cardmembership. Upon meeting the above criteria, 11,000 Membership Rewards® Points will be credited to the card account within 120 days of Cardmembership.
 - Additionally, Cardmember would be eligible for a ₹ 5,000 Amazon Voucher (along with Promo Code via a specialized link) after successful processing of Card application and fulfillment of requisite criteria mentioned above.
 - Cardmember will receive a unique promocode (₹5,000 worth Amazon voucher) on their registered email address within 120 days from the approval end date (i.e. 15 December 2025), and subject to the Card being active at the time of promo code fulfillment. CM will receive the promo code by 14 April 2026.
 - The promo code will be valid for 30 days from the date of issuance.
 - This offer is available only upon applying through the upgrade now link provided as part of this communication and accordingly American Express® Platinum ReserveSM Credit Card would be issued.
7. Amazon Vouchers terms and conditions would be applicable. Please visit <http://amzn.to/21kt4iE> to know more. Please note, this link will take you to third party website.
8. The Cardmember must verify the personal details and accept the terms and conditions to process the application.
9. American Express® may leverage existing KYC documents available on existing Card to facilitate this application.
10. The upgrade facility is unavailable from 12:00 AM till 5:30 AM IST i.e., Cardmember will not be able to upgrade during the above timeline.

11. Cardmember's existing American Express® Credit Card, will be upgraded to the American Express® Platinum ReserveSM Credit Card. There will be no change to the Card Account Number, Billing cycle and Credit limit. The upgraded American Express® Platinum ReserveSM Credit Card, including all the Supplementary Cards would be dispatched within 7 to 10 days of successful processing of the Card upgrade request. Cardmembers existing American Express® Card would stop working as soon as the Cardmember activates the new American Express® Platinum Reserve Credit Card. The Card member can avail up to 4 supplementary cards at no extra cost; ₹1,500 for each Supplementary Card there on.
 - Upon Upgrade, the principal outstanding will be transferred to the new card along with any late payment fee and Interest charges (If applicable), and any eligible pro rata Membership fee reversal on the earlier card will be processed as applicable. Membership Rewards (MR) points will be transferred to the upgraded card.
 - EMIs on the earlier card will continue and get transferred to the upgraded card basis the respective EMI terms.
 - Enhanced card settings will require an update upon receiving the upgraded card. By proceeding with the upgrade, cardmember consents to the issuance of the upgraded Card.
12. Upon transfer to the upgraded Card, the principal outstanding will be transferred to new card along with any late payment fee and Interest charges (If applicable), and any eligible pro rata Membership fee reversal will be processed as applicable. Existing EMIs will continue as per product terms. Enhanced card settings will require an update upon receiving the new card and Membership Rewards (MR) points will be transfer/updated in line with the upgraded Card features. By proceeding with the upgrade, you consent to the issuance of the new Card and mentioned provisions.
13. During the application process for the American Express® Platinum ReserveSM Credit 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 ReserveSM Credit 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 ReserveSM Credit Card. In addition, the Cardmember confirms that all such KYC documents and information submitted are correct, valid and existing as on this date.
14. Upgrade to American Express® Platinum ReserveSM Credit Card would be processed after the Cardmember provides all the necessary information required to process this Card Application request including providing the necessary KYC documents, if required. American Express® may also request for the 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®.
15. Cardmembers might be required to go through a Video KYC during application process of the American Express® Platinum ReserveSM Credit Card.
16. Post successful upgrade, the Cardmember will not be eligible or qualify for any value proposition concerning spend linked benefits on the previous Card with immediate effect.
17. Cardmember application might decline or remain in pending state despite the above communication, based on real time checks present in the system.
18. American Express® reserves the right to withdraw or change the terms of the card upgrade agreement at its discretion.

19. The processing of Card applications is subject to requisite criteria as decided by American Express Banking Corp.
20. American Express® reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at its discretion without prior notice.
21. Cardmembers can raise dispute regarding this offer up to 120 days from the offer end date (i.e. 30 November 2025). Any dispute raised will be resolved basis the defined timeline from American Express®.
22. The Cardmember will enjoy 12 complimentary domestic lounge visits every calendar year (limited to 3 times per calendar quarter). To access the list of domestic lounges, [click here](#).
23. The Cardmember can avail 2 complimentary visits in a year to 1400+ lounges across 100+ countries using your Priority Pass.
 - Membership fees for Priority Pass is US\$99 which is complimentary with upgraded Card. Cardmember/accompanied guest must pay a usage fee of US\$35 for every visit. For details, visit www.prioritypass.com. (This link will take you to the 3rd party website).
 - This is an enrollment-based benefit. Click [here](#) to enroll your Basic American Express® Platinum ReserveSM Credit Card in the Priority Pass program.
24. Detailed benefits along with detailed illustrations [click here](#), and product specific Terms & Conditions of the American Express® Platinum ReserveSM Credit Card can be found on <https://www.americanexpress.com/in/credit-cards/platinum-reserve-credit-card/>.
25. 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 ReserveSM Credit Card, the Cardmember has acknowledged and consent to the [Most Important Terms and Conditions](#)(MITC), [Cardmember Undertaking](#)(CMU), [Cardmember Agreement](#)(CMA) and [Key Fact Statement](#)(KFS).
26. 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.
27. For more details about Taj Epicure Plus Membership click [here](#). This is an enrollment based benefit, please [click here](#) to enroll.
28. For more details about ALL Accor+ Explorer Membership click [here](#). This is an enrollment based benefit, please [click here](#) to enroll.
29. For more details about EazyDiner Prime Membership [click here](#). This is an enrollment based benefit, [click here](#) (This link will take you to the 3rd party website) to enroll.
30. To check benefits based on your spend, please visit the [value calculator](#).
31. Cardmember can avail a voucher of ₹1,000 from most popular brands like BookMyShow, MakeMyTrip & more every calendar month, upon spending ₹50,000 in a calendar month. You must enroll your American Express® Platinum ReserveSM Credit Card to avail the offer, please click [here](#) to enroll. For Terms and Conditions, please click [here](#).
32. Terms and Conditions for the Membership Rewards programme apply. Please [click here](#).
33. For more details on RewardXcelerator [click here](#).
34. The Cardmember can avail up to (2) complimentary access to 30+ lush green Golf courses every month in India on spending ₹50,000 on American Express® ReserveSM Credit Card two months prior. To check the list of Golf Courses, [click here](#).
 - 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.
 - Explore Golf Lessons, [click here](#).

35. For more details on Stays Elevated benefit, [click here](#).