Update to your American Express® Platinum Travel Credit Card benefits

Frequently Asked Questions

1. **Will the new milestones apply if I complete the required spend on or before 9 September 2026?**

   If you're achieving the Spend Milestone (₹1.9L /₹4L/₹7L) on or before 9 September 2026, then the existing milestone structure will be applicable.

   Effective 10 September 2026, updated benefits will be applicable when you reach any Spend Milestone/s in a Card Membership year.

- The ₹1.9 lakh Spend Milestone will no longer include the additional 7,500 bonus Membership Rewards® points.
- The ₹4 lakh Spend Milestone remains unchanged, and you will continue to earn 10,000 bonus Membership Rewards® points upon achieving eligible spends.
- The ₹7 lakh Spend Milestone will include a ₹20,000 Taj Experiences e-Gift Card. The additional 22,500 bonus Membership Rewards® points currently associated with this milestone will no longer be awarded.

2. **How much do I need to spend to be eligible for lounge access in August and September?**

   The spend-based lounge access criterion is effective 1 October 2026**.** Through August and September 2026, complimentary lounge access continues under the current proposition, with no qualifying-spend requirement. Your net eligible spends in July, August and September 2026 will count towards your Q4'26 (October–December) eligibility**,** for which the relaxed threshold of ₹70,000 applies.

3. **What happens if I am unable to complete the ₹1.9L /₹4L/₹7L spends by 9 September 2026?**

Effective 10 September 2026, updated benefits will be applicable when you reach any milestone/s in a Card Membership year. Please note that only 20K worth of Taj Experiences e-Gift Card can be earned per Card Membership year.

4. **If I crossed ₹1.9L /₹4L/₹7L Spend Milestone recently, do I still qualify under the current milestone structure?**

   Yes, any Spend Milestone achieved on or before 9 September 2026 will give you benefits as per the existing milestone structure in a Card Membership year.

5. **Is lounge eligibility based on the transaction date or the transaction posting date?**

   Lounge eligibility is based on the transaction posting date. Net posted Spends and Refunds are counted towards the quarter in which it is posted to your account.

6. **How is the ₹1 lakh spend for the lounge access calculated?**

   It is the net eligible spend posted to your account in the previous calendar quarter, i.e., total posted spends after adjusting for any credits and merchant reversals. Spends on your Supplementary Card(s) are combined with your primary Card spends for this calculation.

7. **What is considered a quarter – is it calendar or Card Membership quarter?**

   It is the calendar quarter — January–March, April–June, July–September, and October–December.