Value Calculator - Overall Value of 8.36* Lacs per annum (Non T&E Benfits ~ 3.14 Lacs per annum) and (T&E Benefits ~ 5.27 Lacs per annum)

DENIEELT VALUE /		T 2 F /		BENEFIT				QL Deficites 3.27 Lacs per annum)		
BENEFIT VALUE/ PER ANNUM	PILLAR	T & E/ NON- T & E	CATEGORY	LAUNCHED RECENCY	BENEFIT	PERCEIVED VALUE (\$)	PERCEIVED VALUE* (₹)	CALCULATION METHODOLOGY	ASSUMPTION Manatary value of Mambarabin Dowards Daints assuming an	
₹2,84,500	STRENGTHENED MR AND LIFESTYLE BENEFITS	Non - T & E	Spend	Existing	Membership Rewards 1 MR Point on every INR 40	\$137	₹10,000	Average Spend: INR 10Lacs; MR Point value: 0.4	Monetary value of Membership Rewards Points assuming an eligible spend of INR 10 Lacs annually. Redemption rate assumed as INR 0.4 per point basis Platinum collection to be launched on2nd March	
		Non - T & E	Fuel	2021	5 MR Points on every INR 100	\$33	₹2,400	Average Spend : INR 10K per month on Fuel	Redemption rate assumed as INR 0.4 per point. Bonus MR are capped at 5000 MR points in a calendar month	
		Non - T & E	Retail	2020	Reward Multiplier	\$132	₹9,000	Average Spend : 20K Per Month Time period: 12 Months; 4 Bonus MR on every INR 40 40rate	Assumption Cardmember will spend 20K every month on Reward Multiplier Redemption rate assumed as INR 0.4 per point basis Platinum collection	
		Non - T & E	Retail	2021	Tata CLiQ Luxury	\$548	₹40,000	NR 10,000 instant discount on each transaction limited to once per month	Assuming Cardmember will use this offer once in a quarter and will get benefit of INR 40,000	
		Non - T & E	Retail	2021	Truefitt and Hill	\$137	₹10,000	Max Discount in one quarter is INR 2.5K	Assuming customer takes this offer every quarter	
		Non - T & E	Retail	2022	Postcard Hotels	\$244	₹24,000	Avg Spends in a year: 2 Lakh	Assuming that CM books stay for 3days/2 nights and Average value of bill at BAR for 1 nights : INR 25,000. He visits one time per quarter	
		Non - T & E	Art Auctions	2022	Vadehra	\$205	₹15,000	Avg spends: INR 1L	Assuming avg 15% off for Platinum cardmembers for all purchases made on the Vadehra Art Gallery	
		Non - T & E	Retail	2022	Home Delhi	\$146	₹24,000	20% discount on Annual membership of Rs 60,000 +GST for Home Delhi	Assuming customer takes this membership on American Express Platinum Card	
		Non - T & E	Retail	2022	Darveys	\$137	₹10,000	20% discount on discount on shopping from the Darveys website. Max discount INR 10K	Assuming customer takes the max discount at least once in the year	
		Non - T & E	Retail	2022	Premium Designer	\$1,233	₹90,000	Get 10-15% off on purchasing with selected premium designers	Assuming customers makes a purchase of INR 6L and gets a discount of 15%	
		Non - T & E	Art Auctions	2021	The Form	\$205	₹15,000	INR 15,000 off on minimum spend of INR 1L	Assuming CM will use the benefit once in a year	
		Non - T & E	Car Rental	2021	Eco Car	\$274	₹22,500	50% discount every time on Limousine, Chrysler and 40% discount on other cars	Assuming Cardmember utilize this offer thrice in an year and spends 75K and get 30% discount on the overall spend	
		Non - T & E	Golf Lesson	Existing	Golf Lessons	\$68	₹5,000	INR 1.25K*4 Golf lessons lessons	Cardmember i entitled for complimentary golf lessons at our partnering golf courses. Price per lesson is assumed to be around INR 1,250 per round and 4 lessons of golf in a year	
		Non - T & E	Golf play	Existing	Membership Rewards 1 MR Point on every INR 40	\$315	₹23,000	INR 4,000*4 Green Fees (weekend) + 3500*2 (DLF)	Cardmember is entitled for Green Fees waiver at our partnering golf courses. Green fees is assumed to be INR 4,000 per round on weekend and 4 lessons of golf in a year, subject to availability of slots at the golf course; Flor Golf course fees is 3500	
₹35,500	WELLNESS/ INSURANCE DINING	Non - T & E	Health Check-up	2020	Offer on Dr. Path labs	\$102	₹7,425	Dr. Lal PathLabsPathLabs-Get 45% off on Swasthfit Pro 4 health checkcheck-up package. Health checkup package is available at INR 4,537 post discount (MRP is INR 8,250 8,250)	Health checkup package is available at INR 4,537. post discount (MRP is Rs.8,250) Assuming 2 family members avail the benefit.	
		Non - T & E	Insurance	Existing	Purchase Protection	\$41	₹3,000	INR 3,000 is market value	Covers the tangible goods purchased through the Card, against loss or damage within 90 days of purchase, caused by Fire, Burglary or Natural Calamities	
		T & E	Insurance	Existing	Air Accident Insurance, Loss in of Checked in baggage	\$137	₹10,000	INR 10,000 is market value	Coverage of INR 5 Cr for death due to Air Accident, in case air ticket is bought on the Platinum Card. Coverage of INR 50,000 in the event of total and complete loss of baggage	
		T & E	Insurance	Existing	Overseas Medical Insurance	\$62	₹4,500	INR 1.5K*3 ; where INR 1500 is market value	Assuming 3 international trips for the basic cardmember and INR 1,500 per policy	
		T & E	Dine Out	2021	25% off under dining reimagined program	\$247	₹18,000	25% off on average bill of INR 6K	Assuming cardmember utilizes the benefit once a month and spend minimum of 6000 per reservation	
		T & E	Dine Out	Existing	Taj Epicure (Reimagined)	\$68	₹5,000	INR 5,000	This membershop is available in the market for INR 13,500. Given, we offer a slightly modified version, (without a complimentrary room night). we are valuing this benefit at INR5,000.	
		T & E	Dine Out	Existing	Eazydiner Prime	\$48	₹3,500	INR 3,500	Value of Eazydiner Prime Membership is INR3,500 in market	
		T & E	Delivery/Takeaway	2021	25% off from 5 star Hotel Delivery	\$123	₹9,000	25% off on average bill of INR 3K	Assuming Cardmember utilizes the benefit once a month and spend minimum of INR 3,000 per order	
		T & E	Prop Lounges	Existing	Amex Proprietary Iounges (Delhi and Mumbai)	\$329	₹24,000	American Express Proprietary Delhi lounge to Centurion Lounge - Delhi And American Express Mumbai Lounge to Centurion Lounge - Mumbai	1 visit to American Express Delhi Lounge priced at INR 3,000 & 1 visit to American Express Mumbai Lounge priced at INR 3,000 per cardmember	
₹3,42,500	DOMESTIC TRAVEL	T & E	Doemstic Lounges	Existing	Domestic Lounge Access Program	\$164	₹12,000	6 visits to partner lounges at INR 1000 each for for6 visits to partner lounges at INR 1000 each for basic and supp. 3 visits by Basic and 3 by Supp	Assuming 3 lounge visits by Cardmember in 2023 assumed at a rate of INR 1,000 per visit	
		T & E	Taj Offer	2020-2021	Domestic Taj Taj-30% off on BAR and exciting offers on Suites	\$740	₹54,000	Average Value of bill at BAR for three nights/4 days: INR 75,000; Complimentary Dinner Meal for two: INR 10,000. Complimentary wine: INR 4,000. Complimentary daily breakfast for two (for 3 days): INR 2500*3, Other benefits: Complimentary WiFi, airport transfer, SPA benefit, INR 10,000	Assuming Cardmember will book for three nights and four days package with TLS and utilize all these benefits. Offer valid till 31st Sep 2023	
		T & E	Taj Offer	Existing	25% off on stays across Taj, SeleQtions and Vivanta hotels	\$171	₹12,500	25% off on stays	Assuming customer takes this benefit once in a year and spends INR 50K on one booking with an average dicount of 25%	
		T & E	Lodging	Existing	50% off on Suites at Oberoi	\$1,370	₹100,000	50% off on suites	Assuming customer takes this benefit once in a year and spends INR 3L on one booking with an average discount of 20%	
		T & E	Premium Getaway	2020	Premiume Getaways	\$822	₹60,000	12-25% off booking stays with selected hotels under premium getaways	If Cardmember does a domestic booking of INR 1 Lac or more; Offer can be utilized only once a year	
		T & E	Kaizen	2020-2021	American Express Travel Benefit	\$411	₹30,000	Taj Vouchers worth INR 30K	If Cardmember does a domestic booking of INR 1 Lac or more; Offer can be utilized only once a year	
		T & E	Birthday Benefit	2021	Taj Vouchers on Birthday	\$137	₹10,000	Each Cardmember will get 10k worth of Taj Vouchers on Birthday		
		T & E	Travel	Existing	Leela one complementary suite night	\$548	₹40,000	Assuming cost of 1 night is INR 40K	Assuming cost of 1 night is INR 40K	
₹1,49,400	INTERNATIONAL TRAVEL	T & E	Lodging	Existing	International & Domestic- FINE HOTELS & RESORTS Benefits	\$473	₹34,500	Daily Breafast for 2 for 2 days: INR 10k Room Upgrade for 2 nights: INR 12k Unique Amenity: INR 6.5k Late Checkout- INR 6K	Average value based on FINE HOTELS & RESORTS booking in 2019 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability and use of benefits. We are assuming one such booking per year Source: www.americanexpress.com/in/explorefhr	
		T & E	Airline	Existing	International Airline Program	\$1,027	₹75,000	Average spend: 3 Lakh	Virgin Atlantic Offer: 25% Offer on business class ticket; Ticket : Delhi to New York. Average base fare: 1 Lac per person per round trip ; Overall, 3 Pax will travel	
		T & E	Spend	Existing	3X MR on overseas spend	\$247	₹18,000	Average Overseas Spend in INR 9Lacs	Assuming the average overseas spend is INR 9 Lacs. Redemption rate assumed as INR 0.4 per point basis Platinum collection to be launched on 2nd March	
		T & E	Centurion Lounge	Existing	Amex International Centurion Lounges	\$300	₹21,900	6 visits to international centurion lounges for Basic and Supplementary at USD 50 each	Assuming 3 complimentary visits each for 1 Basic and 1 Supplementary Cardmember to American Express Centurion Lounges internationally.	
							INTANGIBLES			
Benefit Category Calculation Methodology										
Platinum Conc		Whether yo	Whether you're looking for theatre tickets, an anniversary gift, a restaurant recommendation or help booking your next trip, just call. We'll tap into our global network of contacts to help you out.							
Platinum Trave			You decide the destination and leave everything to us. From tickets aboard the best airlines to hotel reservations, sightseeing guides and more, we will put together the perfect trip for you.							
Elite tier memberships		Complimen	Complimentary access to Hilton Honors Gold, Marriott Bonvoy Gold Elite, Radisson Rewards Gold, Taj Reimagined Epicure, Hertz Gold Plus Rewards							

- The value mentioned is generic & indicative based on the average usage by the existing Platinum Cardmembers.
- This is the maximum benefit that can be derived from the product and actual benefit may vary from Cardmember Cardmember-to -Cardmember basis their respective spend.

Special invitation to a host of events both in India & abroad

• This calculator contains certain benefits which are available for limited time period only

Events

No pre-set spending limit

• The benefit is initially calculated in USD and then converted into INR for representation purpose. Hence, value is subject to exchange fluctuation. For this version we have taken value of 1 USD as INR 73

For all the offers and benefits mentioned above please refer to the detailed Terms and Conditions at https://www.americanexpress.com/in/benefits/the-platinum-card/ and https://www.americanexpress/the-platinum-card/ and https://www.americ

Enjoy flexible spending power with "no pre pre-set limit" that keeps adjusting automatically based on your financials, spend pattern, credit record and account history