



Upgrade to American Express® Platinum Travel Credit Card

Terms & Conditions

1. The Upgrade offer is open to American Express® Cardmembers (viz. 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. An American Express® Cardmember for the purpose of this offer means a person holding an American Express® Credit Card, issued in India by American Express Banking Corp.
2. Membership to the American Express® Platinum Travel Credit Card comes with an annual fee of ₹5,000 plus applicable taxes. The fee will be applied on card account on the first billing cycle post upgrade.
3. The offer is valid only to Basic 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 will be applicable for Cardmembers applying between 1 December 2025 till 31 December 2025 (both days included) and the Card should be approved by 15 January 2026.
5. 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 other important information as per American Express® policy are correct, valid, and existing as on the date of application submission. Cardmembers can reach out on the toll-free number present on the back of the Card to be advised about the status of the Card application.
6. Cardmember would be eligible for a welcome gift of 10,000 Membership Rewards® Points in the first year of Cardmembership subject to the payment of the Annual Fee and net spends of ₹15,000 within the first 90 days of Cardmembership. Upon meeting the above criteria, 10,000 Membership Rewards® Points will be credited to the card account within 120 days of Cardmembership.
7. For American Express® Platinum Travel Credit Card, cardmember will get 7,500 threshold Membership Rewards® points as soon as you reach ₹1,90,000 spend milestone in a membership year. To get additional 7,500 bonus Membership Rewards® points, please call the helpline number mentioned at the back of your Card or chat via American Express Mobile app. Cardmember will get 10,000 threshold Membership Rewards® points as soon as you reach ₹4,00,000 spend milestone in membership year. To get additional 15,000 bonus Membership Rewards® points, please call the helpline number mentioned at the back of your Card or chat via American Express Mobile app. For this purpose a year is defined as 12 months from the date of Card issuance/renewal.
8. 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.
9. Eligible spends do not include cash advances, express cash transaction, draft made from the account, balance transfer, fees and is net of any cashbacks, returns and/or credits.

10. Upgrade to American Express® Platinum Travel Credit Card would be processed after the Cardmember provides all the necessary information required to process its Card application 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®.
11. The Cardmember will have to apply through the link provided. The Cardmember must verify the personal details and accept the terms and conditions to process the application. American Express® may leverage existing KYC documents available on existing Card to facilitate this application.
12. Cardmember's existing American Express® Card, will be upgraded to the American Express® Platinum Travel Credit Card. There will be no change to the Card Account Number, Billing cycle and Credit limit. In the upgradation process, the Supplementary Cards on the account will also be upgraded to the new product. The Cardmember will get up to 2 Supplementary Cards at no extra cost; Rs.1500/- for each Supplementary Card thereon annually. The upgraded American Express® Platinum Travel Credit Card, including all the Supplementary Cards would be dispatched within 7 to 10 days of successful processing of the Card upgrade request. Cardmember's existing American Express® Card would stop working as soon as the Cardmember activates the new American Express® Platinum Travel Credit Card.
 - 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 get transferred to and continue on 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.
13. During the application process for the American Express® Platinum Travel 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 Travel 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 Travel 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. Cardmembers might be required to go through a Video KYC during application process of the American Express® Platinum Travel Credit Card.
15. 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.
16. The Cardmember application might get declined or remain in pending state despite the above communication, based on real time checks present in the system.

17. Cardmember is eligible for lounge access limited to 8 complimentary visits per Calendar year (capped at 2 visits per Calendar quarter). For the list of participating lounges, please [click here](#).
18. 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)
Click [here](#) to enroll your Basic American Express® Platinum Travel Credit Card in the Priority Pass program.
19. Cardmembers will be eligible to get 60,000 Membership Rewards® points on the American Express® Platinum Travel Credit Card as per below:
 - 10,000 Bonus Membership Rewards® points as welcome gift.
 - 15,000 Bonus Membership Rewards® points (on spending ₹1.9 lacs in a Cardmembership year).
 - 25,000 Bonus Membership Rewards® points (on spending ₹4 lacs in a Cardmembership year).
 - Cardmembers will earn 1 Membership Reward® Point for every ₹50 spent on the Card. Cardmember will also earn 3X Membership Rewards® points via Reward Multiplier. On spending ₹4 Lacs in a year (assuming ₹3,40,000 spend is regular & ₹60,000 spend is through Reward Multiplier in a Cardmembership year), earn 10,000 Regular Membership Rewards®.
 - Additionally, get ₹10,000 worth Taj stay voucher on spending ₹400,000 in a Cardmembership year.
 - To check the benefits based on your spend, please visit the [value calculator](#).

The benefit value mentioned is indicative and computed based on the average usage by American Express® Cardmembers. The actual benefit value depends on the individual spend by the Cardmember and may differ from the indicative benefit value.

20. Detailed benefits along with detailed illustrations, and product specific Terms & Conditions of the American Express® Platinum Travel Credit Card can be found [here](#).
21. 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 Travel 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).
22. 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.
23. The processing of Card applications is subject to requisite criteria as decided by American Express Banking Corp.
24. 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.
25. Membership Rewards® points are redeemable through multiple options on the website and is solely dependent at the Cardmember's discretion.
26. For Supplementary requests on credit Cards, terms and conditions, click [here](#).
27. Cardmembers can raise a dispute regarding this offer up to 120 days from the offer end date (31 December 2025). Any dispute raised will be resolved basis the defined timeline from American Express®.

28. Terms and Conditions for the Membership Rewards programme apply. Visit [here for more information](#).
29. For Taj stay voucher, terms & conditions, [click here](#).
30. To Know more Pay with Points, [click here](#).
31. To Know more on Transfer Partners, [click here](#).
32. To redeem points through Platinum Collection, please follow the steps: Log In > Select "Rewards" > Choose "Platinum Travel Collection" > Redeem.