

SCHEDULE OF FEES AND CHARGES

The Schedule of Fee and Charges updated as on 31 August 2025 and circulated by American Express Banking Corp. in compliance to Master Circular on Credit Card Operations of Banks issued by Reserve Bank of India

Credit Cards					
Description of Charges	American Express® Platinum Travel Credit Card	American Express® Platinum Reserve™ Credit Card Option 1	American Express® Platinum Reserve™ Credit Card Option 2	American Express Membership Rewards' Credit Card	American Express SmartEarn™ Credit Card
Annual Fees	₹5,000 (1 st Year); ₹5,000 (2 nd Year Onwards)	₹50,000 (Lifetime Foundation Fee) ₹10,000 (Annual Maintenance Fee)	₹10,000 (1 st Year) ₹10,000 (2 nd Year Onwards)	₹1,000 (1 st Year) ₹4,500 (2 nd Year Onwards)	₹495 (1 st year) ₹495 (2 nd year onwards)
Add on Card fee	Up to 2 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 4 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 4 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1,500 for each Supplementary Card thereon	Up to 1 Supplementary Cards at no extra cost; ₹250 for each Supplementary Card thereon
Interest Rates (p.m.)	3.50%	3.50%	3.50%	3.50%	3.50%
Interest Rate in case of Default (p.m.)	3.99%	3.99%	3.99%	3.99%	3.99%
Delinquency (Late fee payment) charges+	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000
Cash Advance fee**	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a card member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a card member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a card member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a card member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a card member withdraws cash on his Card.
Membership Reward tier	FTO bundled with the product				
Cash Withdrawal Limit^^	USD 333 every 14 days or 20% of credit limit, whichever is lower	USD 333 every 14 days or 20% of credit limit, whichever is lower	USD 333 every 14 days or 20% of credit limit, whichever is lower	USD 333 every 14 days or 20% of credit limit, whichever is lower	USD 333 every 14 days or 20% of credit limit, whichever is lower

Charge Cards

Description of charges	American Express® Platinum Card	American Express® Gold Card
Annual Fees	First Year Fee: ₹66,000 Second Year onwards: ₹66,000	₹1,000 (1 st Year) ₹4,500 (2 nd Year Onwards)
Add on Card fee	Up to four Supplementary Cards at no extra cost ₹10,000 for each Supplementary Card thereon	Up to two Supplementary Cards at no extra cost and ₹1,500 for each Supplementary Card thereon
Interest Rates (p.m.)	N/A	N/A
Interest Rate in case of Default (p.m.)	N/A	N/A
Delinquency (Late fee payment) charges+	5% on the outstanding balance subject to a minimum of ₹300	5% on the outstanding balance subject to a minimum of ₹300
Cash Advance fee**	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card member withdraws cash on his Card.	Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of ₹250 is levied every time a Card member withdraws cash on his Card.
Cash Withdrawal Limit^^	Cash withdrawal Overseas - US\$750 every 14 days	Cash withdrawal Overseas - US\$129 every 14 days

Corporate Cards*

Description of charges	American Express® Corporate Card	American Express® Gold Corporate Card	American Express® Platinum Corporate Card
Joining fee	Nil	Nil	Nil
Annual Fees	₹2,100*	₹3,100*	₹40,000 *
Add on Card fee	N/A	N/A	N/A
Interest Rates (p.m.)	N/A	N/A	N/A
Interest Rate in case of Default (p.m.)	N/A	N/A	N/A
Delinquency (Late fee payment) charges+	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100
Cash Withdrawal fee**	3.5% of cash withdrawal amount	3.5% of cash withdrawal amount	3.5% of cash withdrawal amount
Membership Reward® fee	Nil	Nil	bundled with the product

* The annual fee may vary from company to company and is communicated to the Corporate at the time of signing up for the Corporate Card Programme.

Other Service charges

- Duplicate Statement Fee** - ₹100 per statement for statements older than 3 months
- Cheque/ECS/NACH Return Fee** - ₹150 per returned instrument for Corporate Cards and ₹250 per returned instrument for Consumer Cards
- Record of Charge/Summary of Charge Retrieval Fee** - ₹100 per Retrieval
- Surcharge on Purchase of Railway Ticket** - 1.8% per transaction subject to a minimum of ₹10 if booked through Internet (IRCTC)
- Surcharge on Fuel Purchase** - 0% for HPCL transaction less than ₹5,000, 1% fee per transaction is applicable for all HPCL transactions on and above ₹5,000, 1% of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations operated by the Public Sector Oil Marketing Companies BPCL and IOCL, 2.5% of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations of all other Oil Marketing Companies (except HPCL, BPCL and IOCL).
- Foreign Currency Transactions** - Currency Conversion Factor Assessment - 3.50%
- Convenience Fee on payments to Government Receipt Accounting System (GRAS)** - For all payments to GRAS through SBI ePay, the below mentioned Convenience Fee shall be applicable:
 - American Express will charge:
 - ₹1 - ₹90,00,000: 0.94%
 - ₹90,00,001 or above: 0.99%
 - SBI ePay will charge:
 - ₹1 - ₹90,00,000: 1%
 - ₹90,00,001 or above: 0.87% (inclusive of taxes)
- Please note that American Express and State Bank of India will not be responsible for any dispute(s) on payments made to GRAS through SBI ePay. The Company and/or the Cardmember shall raise and settle all such disputes/issues/concerns directly with GRAS.

Please Note: GST or any other taxes as applicable: Any Charges mentioned anywhere in this MTC are exclusive of the GST or any other taxes as applicable which is billed along with the fee that appears on the billing statement and is levied as per the applicable GST or any other taxes as applicable. **ATM operators may charge an additional fee when the Card is used. This fee is determined, charged and retained by the ATM operator.

*Delinquency Fee is levied if American Express does not receive full payment of the Amount Due (as shown on the monthly statement) by the due date.

**The Cardmember will be able to use the Card to access cash from select ATM (Automated Teller Machine) overseas.

Please be aware that Cash withdrawal services on your American Express Card have been temporarily suspended in India.