**SCHEDULE OF FEES AND CHARGES**

The Schedule of Fee and Charges updated as on April 14, 2023 and circulated by American Express Banking Corporations in compliance to Master Circular on Credit Card Operations of Banks issued by Reserve Bank of India

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**Credit Cards**

- **Annual Fees**
  - Platinum Card: Rs. 4,000 (1st Year) + Rs. 2,000 (2nd Year Onwards)
  - Gold Card: Rs. 2,000 (1st Year) + Rs. 1,000 (2nd Year Onwards)
  - Corporate Card: Rs. 1,000 (1st Year) + Rs. 500 (2nd Year Onwards)

- **Add on Card Fee**
  - Platinum Card: Rs. 1,000 (for each Supplementary Card)
  - Gold Card: Rs. 500 (for each Supplementary Card)
  - Corporate Card: Nil (for each Supplementary Card)

- **Interest Rates**
  - Platinum Card: 3.96% per month (47.52% per annum)
  - Gold Card: 3.96% per month (47.52% per annum)
  - Corporate Card: 3.96% per month (47.52% per annum)

- **Delinquency (Late fee payment charges)**
  - After 30 days: 5% on the outstanding balance subject to a minimum of Rs. 100
  - After 60 days: 7% on the outstanding balance subject to a minimum of Rs. 100
  - After 90 days: 8% on the outstanding balance subject to a minimum of Rs. 100
  - After 120 days: 9% on the outstanding balance subject to a minimum of Rs. 100

- **Cash Advance Fee**
  - Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of Rs. 100
  - Transaction Fee of 3.5% of the cash advance amount, subject to a maximum of Rs. 2,000

- **Membership Reward**
  - Transaction Fee of 3.5% of the cash advance amount

- **Cash Withdrawal Limit**
  - Rs. 25,000 every 14 days and 20% of credit limit

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**Corporate Cards**

- **Annual Fees**
  - Platinum Card: Rs. 4,500 (1st Year) + Rs. 2,250 (2nd Year Onwards)
  - Gold Card: Rs. 2,250 (1st Year) + Rs. 1,125 (2nd Year Onwards)

- **Add on Card Fee**
  - Platinum Card: Rs. 1,250 (for each Supplementary Card)
  - Gold Card: Rs. 625 (for each Supplementary Card)

- **Interest Rates**
  - Platinum Card: 3.5% per month (42% per annum)
  - Gold Card: 3.5% per month (42% per annum)

- **Delinquency (Late fee payment charges)**
  - After 30 days: 5% on the outstanding balance subject to a minimum of Rs. 100
  - After 60 days: 7% on the outstanding balance subject to a minimum of Rs. 100
  - After 90 days: 8% on the outstanding balance subject to a minimum of Rs. 100
  - After 120 days: 9% on the outstanding balance subject to a minimum of Rs. 100

- **Cash Advance Fee**
  - Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of Rs. 100
  - Transaction Fee of 3.5% of the cash advance amount, subject to a maximum of Rs. 2,000

- **Membership Reward**
  - Transaction Fee of 3.5% of the cash advance amount

- **Cash Withdrawal Limit**
  - Rs. 20,000 every 14 days and 20% of credit limit

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**Other Service Charges**

- **Membership Fee**: Rs. 9,000 per annum

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*Note: American Express does not guarantee any disputes by party as disputes made in ORBA (Before) are not applicable.*