**SCHEDULE OF FEES AND CHARGES**

**The Schedule of Fees and Charges updated as on May 19, 2021 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

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Annual Fee</th>
<th>Joining Fee</th>
<th>Maintenance Fee</th>
<th>Transaction Fee on Cash Withdrawal</th>
<th>Cheque/ECS/NACH Return Fee</th>
<th>Surcharge on Fuel Purchase</th>
<th>Air Miles Redemption Fee</th>
<th>Joining Fee (NFTO)</th>
<th>Maintenance Fee (NFTO)</th>
<th>Transaction Fee on Cash Withdrawal (NFTO)</th>
<th>Cheque/ECS/NACH Return Fee (NFTO)</th>
<th>Surcharge on Fuel Purchase (NFTO)</th>
<th>Air Miles Redemption Fee (NFTO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>₹4,000 (1st Year) ₹2,000 (2nd Year onwards)</td>
<td>₹10,000</td>
<td>₹3,000</td>
<td>₹350</td>
<td>₹1,500</td>
<td>₹3.5%</td>
<td>₹1,500</td>
<td>₹10,000</td>
<td>₹3,000</td>
<td>₹350</td>
<td>₹1,500</td>
<td>₹3.5%</td>
<td>₹1,500</td>
</tr>
<tr>
<td>Gold</td>
<td>₹2,500 (1st Year) ₹1,250 (2nd Year onwards)</td>
<td>₹5,000</td>
<td>₹2,000</td>
<td>₹250</td>
<td>₹500</td>
<td>₹2.5%</td>
<td>₹500</td>
<td>₹5,000</td>
<td>₹2,000</td>
<td>₹250</td>
<td>₹500</td>
<td>₹2.5%</td>
<td>₹500</td>
</tr>
<tr>
<td>Silver</td>
<td>₹1,500 (1st Year) ₹750 (2nd Year onwards)</td>
<td>₹2,500</td>
<td>₹1,250</td>
<td>₹150</td>
<td>₹250</td>
<td>₹1.5%</td>
<td>₹250</td>
<td>₹2,500</td>
<td>₹1,250</td>
<td>₹150</td>
<td>₹250</td>
<td>₹1.5%</td>
<td>₹250</td>
</tr>
<tr>
<td>Green</td>
<td>₹500 (1st Year) ₹250 (2nd Year onwards)</td>
<td>₹1,000</td>
<td>₹500</td>
<td>₹80</td>
<td>₹150</td>
<td>₹0.8%</td>
<td>₹150</td>
<td>₹1,000</td>
<td>₹500</td>
<td>₹80</td>
<td>₹150</td>
<td>₹0.8%</td>
<td>₹150</td>
</tr>
</tbody>
</table>

#### Joining Fee

- **Platinum Card**
  - For new cardholders: ₹10,000
  - For existing cardholders: ₹5,000

- **Gold Card**
  - For new cardholders: ₹5,000
  - For existing cardholders: ₹2,500

- **Silver Card**
  - For new cardholders: ₹2,500
  - For existing cardholders: ₹1,250

- **Green Card**
  - For new cardholders: ₹1,000
  - For existing cardholders: ₹500

#### Maintenance Fee

- **Platinum Card**
  - For new cardholders: ₹3,000
  - For existing cardholders: ₹2,000

- **Gold Card**
  - For new cardholders: ₹2,000
  - For existing cardholders: ₹1,250

- **Silver Card**
  - For new cardholders: ₹1,250
  - For existing cardholders: ₹625

- **Green Card**
  - For new cardholders: ₹500
  - For existing cardholders: ₹250

#### Transaction Fee on Cash Withdrawal

- **Platinum Card**
  - For cash withdrawn from ATM: ₹350
  - For cash withdrawn from FTO: ₹1,500

- **Gold Card**
  - For cash withdrawn from ATM: ₹250
  - For cash withdrawn from FTO: ₹500

- **Silver Card**
  - For cash withdrawn from ATM: ₹150
  - For cash withdrawn from FTO: ₹250

- **Green Card**
  - For cash withdrawn from ATM: ₹80
  - For cash withdrawn from FTO: ₹150

#### Cheque/ECS/NACH Return Fee

- **Platinum Card**
  - For new cardholders: ₹1,500
  - For existing cardholders: ₹500

- **Gold Card**
  - For new cardholders: ₹500
  - For existing cardholders: ₹250

- **Silver Card**
  - For new cardholders: ₹250
  - For existing cardholders: ₹125

- **Green Card**
  - For new cardholders: ₹150
  - For existing cardholders: ₹75

#### Surcharge on Fuel Purchase

- **Platinum Card**
  - 3.5% surcharge on fuel purchase

- **Gold Card**
  - 2.5% surcharge on fuel purchase

- **Silver Card**
  - 1.5% surcharge on fuel purchase

- **Green Card**
  - 0.8% surcharge on fuel purchase

### Other Service Charges

- **Supplemental Statement Fee**
  - ₹255 per statement for balances lower than ₹50,000

- **Compliance/Post-Debit Transaction Fee**
  - ₹250 per transaction for Corporate Cards and ₹250 per transaction for Consumer Cards

- **Overdraft on Chennai Draft**
  - ₹500 per transaction

- **Disbursement Fee on Overdraft**
  - ₹500 per transaction

- **Disbursement Fee on Cheque**
  - ₹10,000 for ₹1 Crore and ₹5,000 for ₹50 Lacs

- **Disbursement Fee on Cash Withdrawal**
  - ₹10,000 for ₹1 Crore and ₹5,000 for ₹50 Lacs

- **Disbursement Fee on Cheque**
  - ₹10,000 for ₹1 Crore and ₹5,000 for ₹50 Lacs

### Membership Rewards

- **American Express® Cardmembers**
  - Up to four Supplementary Cards at no extra cost
  - Up to two Supplementary Cards at no extra cost

- **Corporate Cards**
  - Platinum Card: 8% on the outstanding balance, subject to a minimum of ₹500
  - Gold Card: 6% on the outstanding balance, subject to a minimum of ₹500
  - Silver Card: 4% on the outstanding balance, subject to a minimum of ₹500
  - Green Card: 3% on the outstanding balance, subject to a minimum of ₹500

### Interest Rates

- **American Express® Cardmembers**
  -viz. 3.50% per annum for the first 3 months
  - thereafter 3.50% per annum for the remaining period

- **Corporate Cards**
  - Platinum Card: 3.50% per annum
  - Gold Card: 3.50% per annum
  - Silver Card: 3.50% per annum
  - Green Card: 3.50% per annum

### Additional Information

- **Platinum Card**
  - ₹10,000 for any transaction attempted by the Cardmember which is over and above the credit limit

- **Gold Card**
  - ₹5,000 for any transaction attempted by the Cardmember which is over and above the credit limit

- **Silver Card**
  - ₹3,000 for any transaction attempted by the Cardmember which is over and above the credit limit

- **Green Card**
  - ₹2,000 for any transaction attempted by the Cardmember which is over and above the credit limit