

**Marginal Cost of Funds based Lending Rate (MCLR)**

Effective January 07, 2026, the Marginal Cost of Funds based Lending Rate (MCLR) for American Express Banking Corp., India branch is as below:

Tenor	MCLR ( per annum)
Overnight	5.04%
One Month	4.95%
Three Month	5.02%
Six Month	5.12%
One Year	5.27%
Two Year	5.64%
Three Year	5.73%

Bank shall publish MCLR benchmarks effective 7<sup>th</sup> of every month.