

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

Effective February 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	4.85%
One Month	4.89%
Three Month	5.21%
Six Month	5.42%
One Year	5.50%
Two Year	5.68%
Three Year	5.92%

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