The American Express Airpoints Platinum Card

CREDIT ISSUED BY		American Express International (NZ), Inc. located at Jarden House, Level 5, 21 Queen Street, Auckland 1010, New Zealand. FSP number: FSP43608.
ANNUAL PERCENTAGE RATE	**Purchases** and related fees	**22.95% p.a.** Standard Rate applies
	Cash Advances and related fees	**22.95% p.a.** No interest free period. Available for enrolled Card Members only.
	Balance Transfers and related fees	Not currently offered. No interest free period.
MINIMUM PAYMENT	**$10.00** or **3%**	of the Closing Balance, whichever is greater. Due on or before the Payment due date noted on your monthly statement.
ANNUAL CARD FEE	**$195**	Charged annually on the anniversary of your Account and charged in advance.
ADDITIONAL ANNUAL CARD FEE	**$0**	There is no annual Card Fee for up to four Additional Cards issued on your Account.
LATE PAYMENT FEE	**$6.00**	Payable when your Minimum Payment is not received on or before the Payment due date on your monthly statement.
PAYMENT DISHONOUR FEE	**$6.00**	For each payment to the Account which is returned or rejected in whole or in part (whether paid by cheque, direct debit or any other payment method).

The Rates and Charges listed above are subject to change from time to time in accordance with our Credit Card Terms and Conditions. Other fees and charges may apply. Visit **www.americanexpress.com/nz/content/credit-cards/rates-and-fees/** for more information. If you are experiencing financial difficulty or would like to make a complaint, visit **visit our website** for more information.