



The American Express® Platinum Card

CREDIT ISSUED BY	American Express International (NZ), Inc. located at 600 Great South Road, Ellerslie, Auckland, 1051, New Zealand.	
MINIMUM PAYMENT	The full closing balance must be paid by the due date each month, or liquidated damages will be charged.	
ANNUAL CARD FEE	\$1,250	Charged annually on the anniversary of your Account and charged in advance.
SUPPLEMENTARY ANNUAL CARD FEE	\$0	There is no annual Card Fee for up to four Supplementary Cards issued on your Account.
EXPRESS CASH FEE	\$2.00 \$5.00	per transaction when Express Cash is requested using the Card in New Zealand per transaction when Express Cash is requested using the Card overseas Fee is applied for all Express Cash transactions, including when those Express Cash transactions are declined for any reason. Enrolled Card Members only.
LIQUIDATED DAMAGES	\$20.00 or 3.25%	of the Closing Balance, whichever is greater of the overdue amount.
PAYMENT DISHONOUR FEE	\$25.00	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 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 our [website](#) for more information.