



The American Express 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
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.
MINIMUM CREDIT LIMIT	\$5,000	
MAXIMUM DURATION OF INTEREST-FREE PERIOD	Up to 55 days	for Purchases and all other Charges
CURRENCY CONVERSION FEE	2.5%	of the converted amount
ANNUAL CARD FEE	\$850	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 two 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.