


















Representative  
688.5% APR Variable

# Discover the value of Platinum

Starting now, you can get more than £3,000 in Platinum value - for wherever you're going next. With benefits reimagined across travel, dining and lifestyle. Live life to the fullest when you take out the Platinum Card® today. That's the powerful backing of American Express.

 New Cardmember Offer	New Cardmembers receive <b>75,000 Membership Rewards® points</b> plus a <b>£250</b> Travel Credit when spending £6,000 in the first three months. A limited time offer worth over £600.*
 Hotels	Relax with up to <b>£551<sup>1</sup></b> of Hotel Benefits such as complimentary room upgrades when available and 4pm late check out.
 Global Lounge Access	Enjoy access to Airport Lounges worth up to <b>£519<sup>2</sup></b> per year.
 Amex Offers	Delight in exclusive discounts and offers. Average annual saving made by Platinum Cardmembers: <b>£128<sup>3</sup></b> . Enrolment required. Terms apply.
 Travel Insurance	Worldwide Travel Insurance for you and your family worth up to <b>£436<sup>4</sup></b> . Enrolment required. Limitations and exclusions apply.
 Dining	Dine at top selected restaurants with Global Dining Credit worth up to <b>£400<sup>5</sup></b> . Enrolment required. Selected restaurants only.
 Membership Rewards®	Earn 1 point for every eligible pound you spend. That could add up to <b>£150 a year</b> if you spend £2,500 a month. <sup>6</sup>
 Airline Program	Receive preferential fares with our partner airlines in the International Airline Program with an average discount of <b>£313<sup>7</sup></b> .
 Car Rental	Receive car rental upgrades when available and valuable discounts with our car rental partners worth <b>£122</b> with Avis. <sup>8</sup>
 Cruises	Receive an onboard credit with our cruise partners worth <b>£236</b> every year. <sup>9</sup>



 Supplementary Card	Share the love with your first complimentary Platinum additional Card. <sup>10</sup>
 Purchase and Refund Protection	Covers eligible items purchased using the Card. Terms and exclusions apply.
 Events and Experiences	Receive access to events and experiences for unforgettable moments. <sup>11</sup>
 Lodging	Get elevated to the higher tiers of our leading hotel loyalty partner programmes, including Hilton Honors™ and Marriot Bonvoy™ Gold Elite Status.
 24/7 Global Assist®	Global Assist provides 24/7 help whenever you are travelling outside the UK.

**Important Information**

This is the indicative amount representing an equivalent value of (i) potential savings; and (ii) additional benefits, which eligible Cardmembers of The Platinum Card® may be entitled to receive the benefit of, calculated using those methodologies as set out herein, with due consideration being given with respect to the ascertainable benefit and partner value propositions associated with The Platinum Card for 2022. Please note that all attributable values have been rounded up to the nearest whole pound. Please further note that the benefit valuations may vary moving forwards, depending on a number of factors not limited to price increases and currency variations. The current illustrative workings remain subject at all times to those corresponding assumptions set out in detail within this document and do not provide any forward-looking guarantee as to potential value realisation associated with The Platinum Card in future years.

This document and any other document accompanying this document (collectively, the “Materials”) are provided on a non-reliance and non-binding basis and are for general information and marketing purposes only. The Materials have been prepared by American Express on the basis of information obtained from real customer data and assumptions based on current Cardmember behaviour, as well as other underlying sources to be considered reliable.

Please further note that the actual amount of savings and value which any respective cardholder may receive on a yearly basis may vary on a case-by-case basis, depending on an individual's actual spending and utilisation of The Platinum Card.

For the avoidance of doubt, nothing expressed or implied in this document is intended to, or shall be construed to, confer upon any person the right or entitlement to receive any amount of monetary consideration in respect of the benefit and value proposition associated with The Platinum Card, nor shall this document (i) represent any separate offer or agreement between any individual and American Express; (ii) constitute part of the Cardmember Agreement for The Platinum Card; and/or (iii) amount to a guarantee or undertaking by American Express. American Express reserves the right to amend, modify, supplement, and add to this document (including with respect to the indicative amounts set out herein as well as the assumptions for such potential savings and value), at any such time to be exclusively determined by American Express from time to time and without any prior notice.

\*New Cardmember offer ends 13 January 2026. This new Cardmember offer is only available if you have not held a personal Membership Rewards® enrolled American Express® Card within the previous 24 months. If you have held a personal Membership Rewards® enrolled American Express Card within the previous 24 months, you will be entitled to all other Card benefits, excluding the welcome offer. Alternatively, if you currently hold an American Express® Preferred Rewards Gold Card, you may be eligible to trade in and upgrade to The Platinum Card and earn a separate Membership Rewards® bonus.

The 75,000 Membership Rewards® bonus points and £250 Travel Credit will be awarded once you have been approved and you have spent and charged £6,000 within the first three months of Cardmembership. Cardmembership begins from Card approval. Please note that it can take up to one month for bonus points to be awarded to your Account. £250 Travel Credit eligible on pre-paid bookings with Amex Travel Online only. For full Travel Credit Terms and Conditions please click [here](#).

£600 based on the value of 75,000 Membership Rewards® points, when redeemed to Gift Cards, plus a £250 Travel Credit. Gift Card conversion uses a valuation of 1000 points = GBP£5. Please note that Platinum Cardmembers can redeem and/or spend their points in various ways, such as (i) by offsetting purchases on their Account (via Pay with Points), (ii) buying gift cards through the Membership Rewards site, (iii) shopping online at Amazon or buying goods from various other retailers who accept payment by way of ‘SafeKey’; (iv) paying for travel when booked online or through Platinum Travel Services, with American Express® Travel Online; and (v) transferring points to loyalty programmes of eligible partners, such as British Airways Avios.

For more information in respect to this benefit, please see the full benefit Terms and Conditions [here](#)..





**1. Hotels** - This is the average value offered by the Hotel Benefit Programs based on The Fine Hotels & Resorts (benefits valued at £433) and The Hotel Collection (benefits valued at £118) based on bookings in 2022 for a stay of two consecutive nights. The actual value of the amenities and credit which any respective individual may receive will vary based on the respective partner property, room rate, upgrade availability at check-in, and individual use of benefits (including any applicable amenity credits). Benefits associated with program, eligibility criteria, participating partners and locations remain subject to ongoing reviews and may become unavailable in part or in whole due to circumstances outside of the control of American Express.

*The Fine Hotels & Resorts benefits valued at £433.*

With each booking consisting of a minimum of two consecutive nights made through American Express Travel Online: <https://hotel-booking.americanexpress.com/en-gb/fhr/welcome>, Platinum Cardmembers are eligible to receive the complimentary suite of benefits that The Fine Hotels & Resorts program offers at a selection of 1,300 properties worldwide.

The exclusive suite of benefits consists of i) a 12pm check-in, ii) a complimentary room upgrade upon arrival\*, iii) a complimentary daily breakfast for two\*\*, iv) a US\$100 experience credit\*\*\*, v) complimentary Wi-Fi\*\*\*\*, along with vi) a guaranteed 4pm late check-out upon request. The benefit valuation of \$600 is the average value offered based on The Fine Hotels & Resorts bookings in 2022 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits. The benefit valuation of US\$500 was converted into GBP£433 at a foreign exchange rate of US\$1 = GBP£1.27 in December 2023.

\*Certain room categories are not eligible for upgrade and upgrades remain subject to availability at check-in.

\*\*The type and value of the daily breakfast (for two) varies by property.

\*\*\*The type of experience credit varies by property and shall not be redeemable for cash. US\$100 will be applied to eligible charges up to the amount of the experience credit. Any surplus of credit not utilised may not be subsequently used to set-off against outstanding amounts owed by you with respect to your stay (and any usage in such a manner shall be at the sole discretion of the respective partner property).

\*\*\*\*In the case where a property charges for Wi-Fi, the Cardmember will receive a daily credit from the property for the standard amount of the charge. The credit will be issued on the Cardmember's final bill upon check-out.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/en-gb/benefits/travel/hotels/the-platinum-card/fine-hotels-and-resorts/>

*The Hotel Collection benefits valued at £118.*

With each booking consisting of a minimum of two consecutive nights made through American Express Travel: <https://hotel-booking.americanexpress.com/en-gb/thc/welcome>, Platinum Cardmembers are eligible to receive the complimentary suite of benefits that The Hotel Collection offers across a selection of 700 hotels and resorts in over 30 countries worldwide with discounts and elevated service options as part of your membership.

The exclusive suite of benefits consists of i) a US\$100 experience credit\* to redeem on qualifying dining, spa and resort activities and ii) a complimentary room upgrade\*\*. The benefit valuation of \$150 is the average value offered based on The Hotel Collection bookings in 2022 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits. The benefit valuation of US \$150 was converted into GBP£118 at a foreign exchange rate of US\$1 = GBP£1.27 as of December 2023.

\*The type of experience credit varies by property and shall not be redeemable for cash. US\$100 will be applied to eligible charges up to the amount of the experience credit. Any surplus of credit not utilised may not be subsequently used to set-off against outstanding amounts owed by you with respect to your stay (and any usage in such a manner shall be at the sole discretion of the respective partner property).

\*\*Certain room categories are not eligible for upgrade and upgrades remain subject to availability at check-in.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here:

<https://www.americanexpress.com/en-gb/benefits/travel/hotels/the-platinum-card/the-hotel-collection/>.

**2. Global Lounge Access** - (valuation based on the Priority Pass Prestige membership + Eurostar Business Premier)

Platinum Cardmembers are eligible to receive complimentary access to a network of over 1,400 airport lounges in more than 140 countries through automatic (i) membership enrolment to Priority Pass\*; and (ii) access to many more partner lounge collections.

This benefit provides an estimated equivalent value equitable to an annual 'Prestige' membership plan purchasable from Priority Pass for £419, which is a complimentary benefit that one can automatically access with their Platinum Card. Please note that additional American Express® Partner Lounges accessible to Cardmembers include, among others, the Eurostar lounges when travelling by train which have been added to the aggregate amount of £519 annual savings under the Global Lounge Access. The Eurostar Business Premier lounge would only be accessible if an individual were to purchase a first-class train ticket with Eurostar. Given the access to the lounge granted to Cardmembers and Supplementary Cardmembers in accordance with the terms of this benefit, we have calculated an attributable value of £50 based on the average price difference between normal and first-class tickets (using a sample of ticket rates available during the period of Friday - Sunday, including morning and evening departure times). Assuming a round trip with an individual accessing the lounge on both the outbound and return legs, this would amount to a cumulative value of £100 (£50\*2). No values were assumed for other Partner lounges such as Lufthansa, as they require Cardmembers to fly with their respective airline.

\*To access Priority Pass lounges, the Cardmember must present a valid Priority Pass membership in their name, along with the boarding pass for same day travel and government-issued ID. Please read the Priority Pass conditions of use for more information here:

<https://www.prioritypass.com/Conditions-of-use>.

\*\*Please note that access to lounges remain subject at all times to space availability, and/or wait times and cannot be guaranteed. Additional complimentary benefits provided by lounge providers shall also differ from location to location and may be subject to change. Please refer to the partner terms and conditions of each respective partner lounge for further information.

[For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://global.americanexpress.com/lounge-access/the-platinum-card?locale=en-GB>.

**3. Amex Offers** - Platinum Cardmembers are eligible to save offers to their respective The Platinum Card Account and access savings when spending with the participating partners.

Please note that the £128 valuation represents the average total discounts received by Platinum Cardmembers, based on the utilisation of such offers during 2022.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here:

<https://www.americanexpress.com/uk/benefits/amex-offers>.

**4. Worldwide Travel Insurance** - Platinum Cardmembers are eligible to receive complimentary worldwide travel insurance, subject to enrolment. The insurance provides coverage, including receiving up to £2 million in medical assistance and expenses, £2,000 for lost or stolen personal belongings, £7,500 for trip cancellation, and car rental insurance including £50,000 for theft or damage to vehicle.

The estimated total value of £436 that was calculated as being attributable to this worldwide travel insurance benefit was derived by comparing five similar policies across reputable providers in the UK. The quotes of £490, £426, £543, £374, and £345 were calculated on MoneySupermarket <https://www.moneysupermarket.com/travel-insurance/enquiry/yourtrip>, Post Office <https://travelinsurance1.postoffice.co.uk/web/travel/quote/tripdetails?E=0> and Confused <https://travelinsurance.confused.com/travel/confused> in February 2024, for two travellers (age 45 and 46) along with a child, considering multi-year trips that could be extended for up to 60 days per person. Each policy includes comprehensive medical coverage up to £10 million, £3,000 for lost baggage, and £5,000 for trip cancellation, providing a reliable benchmark for assessing the value of the Platinum Card worldwide travel insurance.

Please note that Medical Assistance and Expenses cover does not apply if 70 years of age or above.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here:

<https://www.americanexpress.com/content/dam/amex/en-gb/benefits/UK-Platinum-insurance-documentation-May-2023.pdf>.

Enrolment required. Terms and Exclusions apply.

**5. Dining** - Up to £200 to spend at selected restaurants in the UK and up to £200 to spend at selected restaurants abroad. Enrolment required. For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/en-gb/benefits/dining/the-platinum-card/>





**6. Membership Rewards®** - Platinum Cardmembers earn 1 Membership Rewards point for every full £1 of eligible spend on their Card Account. On the assumption that a Cardmember redeems those 30,000 Membership Rewards points, via the 'Gift Card' offering associated with The Platinum Card, such redemption shall result in an average value of £150, with a valuation of GBP £0.005 per point. There are additional points to be earned during limited time offers, Amex offers with selected merchants, or through referrals.

Please note that Platinum Cardmembers can redeem and/or spend their points in various ways, such as (i) by offsetting purchases on their Account (via Pay with Points); (ii) buying gift cards through the Membership Rewards site; (iii) shopping online at Amazon or buying goods from various other retailers who accept payment by way of 'SafeKey'; (iv) paying for travel when booked online or through Platinum Travel Services, with through American Express Travel Online: <https://hotel-booking.americanexpress.com/en-gb/fhr/welcome>; and (v) transferring points to loyalty programmes of eligible partners, such as British Airways Avios.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/en-gb/rewards/membership-rewards/terms>.

**7. International Airline Program** - Platinum Cardmembers are eligible to enjoy discounted airfares on some of the world's finest airlines when booking a premium economy, business, and / or first-class flight through American Express Travel Online: <https://hotel-booking.americanexpress.com/en-gb/fhr/welcome>, or through Platinum Travel Services.

Please note that the £313 valuation of this benefit is calculated on the basis of the average discount per International Airline Program ("IAP") booking received by Platinum Cardmembers (using a sample of 59,000 first-class, business, and premium economy bookings made through the IAP). The benefit valuation of US\$398 was converted into GBP£ at a foreign exchange rate of US\$1 = GBP£1.27 as of December 2023.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/en-gb/benefits/travel/air/the-platinum-card/international-airline-program>.

**8. The Car Rental Elite Status** - Platinum Cardmembers are eligible to enjoy exclusive Platinum benefits with Avis and Hertz by enrolling into the Avis President's Club and Hertz Gold Plus Rewards® programmes, free of charge\*. In connection with the Hertz Gold Plus Rewards® loyalty programme, Platinum Cardmembers are afforded a range of exclusive benefits at participating locations across the world. Such benefits include (i) up to 15% discount off standard rates, and up to 25% offP restige Collection' vehicles; (ii) one car-class upgrade, subject to availability; and (iii) up to a four-hour grace period when returning the vehicle.

Further, eligible Platinum Cardmembers may also enrol into the Avis President's Club programme. Associated exclusive benefits at participating locations across the world include (i) priority service at the counter; (ii) priority rental car availability; (iii) free additional driver; (iv) single upgrades guaranteed at rail stations and airports, upon availability at downtown locations; (v) double upgrades for select car classes upon availability on weekends; and (vi) a voucher for a free weekend after 3 rentals per loyalty year (12 months from the date of enrolment into the loyalty program). Additional benefits include up to 25% off published rates and a minimum discount of 10% on all rentals

For more information in respect to this benefit, please see the benefit Terms and Conditions for Avis here: <https://www.americanexpress.com/en-gb/benefits/travel/cars/the-platinum-card/avis-presidents-club> and Hertz here: <https://www.americanexpress.com/en-gb/benefits/travel/cars/the-platinum-card/hertz>.

\*Please note that Cardmembers will need to be enrolled into each respective scheme to gain the benefit of these programmes. £122 value is based on average Platinum Cardmember bookings in 2023 for the Hertz Five Star Status for Platinum. Data provided by the Hertz partner taking into account three benefits 1. 15% discount, 2. fee-waived additional driver, 3. 4 hour grace period.

**9. Cruises** - Platinum Cardmembers are eligible to enjoy up to US\$300 as an onboarding credit when booking with one of the cruise partners through Platinum Travel Services. The benefit valuation of \$300USD was converted to a total of £236 GBP in December 2023, at a foreign exchange rate of US\$1 = GBP£1.27

All privileges are per booking and based on two people sharing accommodation. Onboard credits for single occupancy vary . All benefits are subject to change, please ask your Platinum Travel service for details. Privileges are valid on applicable accommodation types, destinations and named ships only, when booking through Platinum Travel service, and are subject to availability. All US\$ amounts refer to U.S. Dollars. Cruises require a minimum six night's duration to be valid for Cruise Privileges. All privileges are per booking and based on two people sharing accommodation. Benefits vary between cruise partners. American Express and partner Terms and Conditions apply.

For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/en-gb/benefits/travel/cruise/the-platinum-card/cruise>.

**10. The Supplementary Platinum Card®** - The term "Additional" refers to the American Express® Supplementary Card programme. Platinum Cardmembers are eligible to apply for a complimentary Supplementary Platinum Card for a friend or family member.\*

For more information in respect to this benefit, please see the full benefit Terms and Conditions here: <https://www.americanexpress.com/uk/benefits/supplementary-cards>.

\*The first Platinum Supplementary Card is provided at no additional charge. An annual fee of £285 applies to each additional Platinum Supplementary Card beyond this. You will be the main Cardholder and will be liable for all charges made on the Supplementary Card(s). You must be 18 years or over to apply and all additional Cardmembers must be 18 years or over. Written details available on request. Approval subject to status and terms and conditions apply.

**11. Events and Experiences** - All event bookings are subject to availability, and Cancellation and Refund policies.

View more information on these benefits here: <https://www.americanexpress.com/en-gb/benefits/events-and-entertainment/the-platinum-card/>.

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and is authorised and regulated by the Financial Conduct Authority.

