

TERMS & CONDITIONS

The American Express Platinum Travel Credit Card

1. The processing of your Card application is subject to the requisite criteria as decided by American Express. Please be aware that the request may impact your bureau score including that of Credit Information Companies (CICs) as authorised by Reserve Bank of India
2. ₹1,000 Amazon vouchers will be given upon upgrading the exiting American Express® Membership Rewards Credit Card to American Express® Platinum Travel Credit Card.
3. Within 10 business days after you submit your application American Express® Platinum Travel Credit Card will be issued post processing of the application. Your existing American Express® Membership Rewards Credit Card will become lifetime complimentary as long as you continue to pay the fee for American Express® Platinum Travel Credit Card. The lifetime complimentary American Express® Membership Rewards Credit Card will become fee bearing in case membership of American Express® Platinum Travel Credit Card is canceled.
4. Membership to the American Express® Platinum Travel Credit Card comes with a membership fee of ₹3,500 plus applicable taxes for the first year. Second year onwards, the annual membership fee will be ₹5,000 plus applicable taxes.
5. Spend ₹5,000 or more in the first 60 days of your Cardmembership and get 5,000 Bonus Membership Rewards® Points, redeemable for travel vouchers worth ₹4,000.
6. On spending ₹1.90 Lacs in a year, earn 7,500 Spend Milestone Bonus Membership Rewards® Points redeemable for Travel Vouchers worth ₹6,000. You also earn 1 Membership Rewards® Point for every ₹50 spent on the Card. On spending ₹1.90 Lacs in a year, earn 3,400 Regular Membership Rewards® Points redeemable for Travel Vouchers worth ₹1,700
7. On spending ₹4 Lacs in a year, earn 10,000 Spend Milestone Bonus Membership Rewards® Points redeemable for Travel Vouchers worth ₹10,000. You also earn 1 Membership Rewards® Point for every ₹50 spent on the Card. On spending ₹4 Lacs in a year, you earn additional 3,600 Regular Membership Rewards® Points redeemable for Travel Vouchers worth ₹1,800.
8. The offer is valid from March 15, 2019 to June 30, 2019.
9. This offer is applicable only to the Cardmember(s) to which this communication is sent and only for the said Card Account of such Cardmember(s) for which this communication has been sent. This offer is not available to any other Card Account(s) or Cardmember(s).
10. Amazon e-Vouchers will be sent to Cardmember's registered Email ID Account on or before September 30, 2019. For more details on Amazon e-Vouchers, [click here](#).
11. Cardmember can raise queries pertaining to non-fulfillment of the offer till October 31, 2019.
12. The Cardmembers will have to provide the KYC/Income documents in case asked for by the bank. The bank may ask for the KYC/Income documents in case the information already available with the bank differs or is inconsistent with the information provided earlier. The bank reserves the right to decline an application in case a Cardmember does not provide the KYC/Income documents as asked for and in the manner as acceptable to the bank.
13. For more details, please refer to [Most Important Terms and Conditions](#).

I have read and understood the terms and conditions mentioned herein and Most Important Terms and Conditions and understood the applicable fee and charges for the usage of Card as mentioned above.

Save and except the Fee/Charges as expressly provided herein, I shall be liable to pay all the Fee/Charges as per the terms of the MITC/Cardmember Agreement and the Card Statement delivered to me from time to time.

American Express reserves the right to reject an application basis the information provided and due to any missing / incorrect / incomplete details. Please note that the welcome gift is available only to fee paying customers and is not included in this offer. Please read the Most Important Terms and Conditions at americanexpress.com/in/content/mitc.html. American Express reserves the right to decline all or any jewellery transaction.

Cardmember Undertaking

I/we, confirm and warrant that the above Information is true and correct and by signing this form, I/we above request that an American Express Platinum Travel Credit Card Account(s) be opened for me/us and for The American Express® Platinum Travel Credit Card to be issued as requested (including Renewal and Replacement of Card(s)). I/we authorize American Express Banking Corp. {"AEBC"} to verify information in this application and to receive and exchange information about me/us, including requesting reports from my/our Bank, consumer credit, reference schemes or credit bureaus and CIBIL. I/we authorize AEBC and its affiliates to contact these sources for information at any time, to use information from this application and from consumer credit reports, for marketing and administrative purpose and to share such information with each other. If and when the Card(s) is/are issued to me/us, I/we declare and undertake that the Card(s) issued to me/us, if used overseas, shall be utilized strictly in accordance with the relevant Exchange Control Regulations issued and as amended by the Reserve Bank of India (RBI) from time to time. In the event that I/we exceed my/our entitlements as per the Exchange Control Guidelines of the RBI, I/we undertake to bring the same immediately to the notice of AEBC, in writing. Obtaining any approval from RBI for excess foreign exchange spending shall be my/our responsibility and I/we undertake to ensure strict compliance of the prevailing Exchange Control Regulations. I/we understand that the Basic Cardmember will be liable for all charges incurred on the Basic Card, any Additional Card(s) and any/all Supplementary Card(s). I/we agree to be borne by the Cardmember Terms and Conditions of use, which will accompany the Card(s). I/we confirm that American Express has shared the Most Important Terms and Conditions (MITC) for the American Express® Platinum Travel Credit Card, with me/us in compliance of the RBI master circular on Credit Card operations of banks and I/we have read, understood and accept the MITC and agree to sign this undertaking. I/we understand that AEBC may decline this application at its absolute and sole discretion. I understand and agree that I will receive all marketing communication and offers from American Express through Telemarketing notwithstanding my telephone number being registered in the National Do Not Call registry list.

We would like to assure you that American Express strongly respects and honors customer privacy. If you wish to view the American Express privacy policy, please log on to http://www.americanexpress.com/india/microsite/privacy_statement/index.html

I accept that the additional factor of authentication is mandated by RBI vide letters "DPSS.PD.CO No.223/02.14.003/2011-12 dated August 4, 2011 and use of such cards for travel related CNP transactions without such additional factor of authentication carries security risk and such cards are vulnerable to frauds.

I/we understand that In the event of changes in correspondence address due to relocation or any other reason, I will intimate the new address to the Bank within two weeks of such a change. I/we understand that in the event of change in the address mentioned as per proof of address; I will submit fresh proof of address to the Bank within a period of three months of such a change.

I/we confirm that I/ supplementary card applicant/s is a Resident Indian as defined under the Income Tax Act of India and hereby declare that I/We will notify American Express Banking Corp. if there is a change in the residential status. In case the attached document does not mention the complete date of birth, then an additional document mentioning the complete date of birth (issued by a competent authority) needs to be submitted.

I/we certify that the supporting documents and the content thereof, including but not limited to the identity as well as address proofs and photograph/s submitted along within E card application are true and accurate as on the date of this application.

I/we undertake and agree to provide any documents as asked for by the Bank at a later stage and certify that any such documents so provided and the contents thereof will be true and accurate as on the date of submission of such documents to the bank and will be deemed to be true and accurate in all respects.

I/we understand and agree that mobile banking facility is available for this Card account. Mobile banking services will provide me/we an alternate channel for delivery of the Card information. All SMS alerts related to my Card account will be sent to the registered mobile number provided by me. I agree to the terms and conditions as applicable to the Mobile Banking facility offered by American Express and available at <http://www.americanexpressindia.co.in/mobilebanking>

Further, I have read and understood the accompanying E-mail Indemnity available at www.americanexpressindia.co.in/email-indemnity.pdf and I/We do hereby acknowledge, agree and undertake to abide by the entire terms and conditions contained in the said E-mail Indemnity.

I agree to provide the KYC documents in case asked for by the Bank. I understand and agree that the Bank may ask for the KYC documents in case the information already available with the Bank differs or is inconsistent with the information provided earlier. I understand and agree that the Bank reserves the right to decline my application in case I do not provide the KYC documents as asked for and in the manner as acceptable to the Bank.