



American Express® Platinum Card Upgrade Offer

Terms & Conditions

1. The Offer is open to select American Express® Cardmembers whose accounts are valid and in good standing and have explicitly received a communication from American Express® in this regard. An American Express® Card ("Cardmember") for the purpose of this offer means a personal Card, issued by American Express® Banking Corp.
2. Membership to the American Express® Platinum Card comes with an annual fee of ₹66,000 plus applicable taxes.
Cardmembers will be eligible for a renewal benefit every year, upon completing net spends of ₹20,00,000 in the preceding Cardmembership year and payment of the upcoming renewal fee of ₹66,000 plus applicable taxes. For terms and conditions, please [click here](#).
3. The offer is valid only for Cardmembers who have received a communication directly from American Express® containing the offer details. The offer cannot be availed through any other channel (including but not limited to applying on the American Express® website, applying through American Express® sales representatives etc.)
4. By submitting this form, Cardmember agree to the Terms and Conditions and authorize American Express to contact on their registered mobile number to proceed with the application.
5. Cardmember can avail this offer as part of Welcome gift only in the first year of Cardmembership. The welcome gift criteria will be, making net spends of ₹50,000 (spends will be calculated net of any cashback, reversals and/or credits) on the Basic Card within the first 60 days of Cardmembership and payment of the first-year fee of ₹66,000 plus applicable taxes.
Cardmember can choose between the two options mentioned below :
 - **Option 1:** Cardmember will get 100,000 Membership Rewards Points within 120 days of Cardmembership.
The additional 50,000 Membership Rewards Points will be credited to Cardmember's account upon fulfilling the above criteria and within 120 days from the offer end date (i.e. 31st January 2025).
 - **Option 2:** Cardmember can choose any one of the welcome gift options listed below within 120 days of Cardmembership. Cardmember will receive a specialized link (along with Promo Code). The selected Gift Cards/Vouchers will be sent to Cardmember's registered email address. For terms and conditions, please [click here](#).
 - A. Taj Vouchers worth ₹50,000.
 - B. Reliance Brands Limited (Luxe Gift Card) worth ₹35,000
 - C. Postcard Hotels & Resorts Vouchers worth ₹60,000.

As part of the Upgrade offer, Cardmember will get additional vouchers and can choose between ₹25,000 worth Luxe Gift Card or ₹25,000 worth Taj vouchers.

Vouchers will be sent to Cardmember's registered email address upon fulfilling the above criteria and within 120 days from the offer end date (i.e. 31st January 2025).

6. In the event cardmember does not register a choice between Option 1 & Option 2 listed above, upon contacting on the registered email address or mobile number, by default Cardmember will be enrolled for Option 2 and an additional ₹25,000 worth Taj vouchers.

7. Steps to redeem in case Cardmember opts for Option 2

- A. On qualifying for the welcome gift post meeting the eligibility criteria mentioned above, a unique promo code will be sent to your registered email address.
- B. Click on the link & you will be redirected to a page that will show you the below mentioned options.
 - a. Taj vouchers worth ₹50,000
 - b. Luxe e-Gift Vouchers worth ₹35,000
 - c. Postcard Hotels & Resorts Vouchers worth ₹60,000

C. Choose the desired Gift Cards/Vouchers basis your preference. The promo code generated cannot be cancelled, changed or refunded, once issued.

D. Irrespective of the welcome gift choice mentioned above, an additional ₹25,000 Luxe Gift Card or ₹25,000 worth Taj vouchers will be sent within 120 days of the offer end date (i.e., 31st January 2025) basis your registered consent. These vouchers will be sent as a unique promo code to your registered email address with denominations worth ₹10,000 or ₹5,000.

Gift Cards/Vouchers will be valid for 360 days from the date of issuance. Promo code redemption for an e-voucher will be governed by respective brand's terms and conditions. Cardmembers are advised to check terms & conditions applicable before the redemption. Promo code cannot be cancelled or refunded once issued. Promo code cannot be transferred to the account of any other user. Promo code cannot be redeemed for cash or credit.

8. Cardmembers will be eligible for the welcome gift if the card is active upon the time of promo code fulfillment at the time of final eligibility check.

9. The offer will be applicable for Cardmembers applying between 1st January 2025 till 31st January 2025 (both days included) and the Card should be approved by 28th February 2025.

10. This offer will be applicable for Basic Card Members only.

11. Cardmembers will be required to go through a Video KYC process on application platforms of American Express® Banking Corp.

12. During the application process for the American Express® Platinum Card and during the course of business relationship with American Express® Banking Corp, Cardmember will be required to submit KYC documents and share additional information (including but not limited to, address, mobile number, email id, etc.). Furthermore, by applying for American Express® Platinum Card, the Cardmember authorizes American Express® Banking Corp to rely on and leverage KYC documents and the information shared for the issuance of American Express® Platinum Card. In addition, the Cardmember confirms that all such KYC documents and information submitted are correct, valid, and existing as on this date.

13. For Cardmembers who opt for an upgrade through their existing American Express® Cards (viz. American Express® Platinum Reserve Credit Card, American Express® Platinum Travel Credit Card, American Express® Membership Rewards® Credit Card, American Express® Gold Charge Card,

American Express® Green Charge Card, American Express® Gold Credit Card, American Express® Smart Earn Credit Card): Cardmembers would be required to apply through an online application process through a web link provided by American Express® and accordingly a new American Express® Platinum Card Account would be issued to them.

14. Upgraded American Express® Platinum Card will be processed after the Cardmember provides all the necessary information required to process the Card application including providing the necessary KYC documents. American Express® may also request for the additional KYC/Income documents, including when available with American Express®. American Express® reserves the right to decline any such requests for an upgrade in case a Cardmember does not provide the KYC/Income/other documents as asked for and, in the manner, as acceptable to American Express®. Additionally, processing of all such upgrades would be subject to internal criteria as decided by American Express®.
15. Enjoy greater flexibility in spending with 'no pre-set' limit means that Cardmembers charges are approved basis their spending pattern, financials, credit records and account history. Please note that no pre-set limit does not mean that there is no limit on the Card.
16. American Express® reserves the right to withdraw or change the terms of the offer at its discretion.
17. The processing of Card applications is subject to requisite criteria as decided by American Express® Banking Corp.
18. Nothing expressed or implied in the offer shall in any way waive or amend any of the Terms and Conditions of the existing Cardmember agreement with American Express®. By applying for American Express® Platinum Card, the Cardmember has acknowledged and agreed to the [Most Important Terms and Conditions](#) (MITC), [Cardmember Undertaking](#) (CMU), [Cardmember Agreement](#) (CMA) and [Key Fact Statement](#) (KFS).
19. As part of the application process, Cardmembers would be required to go through a Video KYC process on application platforms of American Express® Banking Corp.
20. The American Express® Platinum Card provides benefits worth over ₹450,000 per annum. For value calculator terms & conditions, [click here](#).
21. Cardmembers can raise dispute regarding this offer up to 120 days from the offer end date (i.e. 31st January 2025).
22. American Express® reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time.
23. 'No pre-set limit' does not mean your spending is unlimited. The benefit value mentioned is indicative and computed based on the spend criteria.
24. Basis the assumed spend of Card members stated below, they will be credited 350,000 MR points after achieving a cumulative spend of Rs. 20,00,000 in a year.
25. American Express® reserves its absolute right to withdraw and/or alter any of the terms and conditions of the offer at any time.
26. 'No pre-set limit' does not mean your spending is unlimited. The benefit value mentioned is indicative and computed based on the spend criteria.
27. For detailed Information on Centurion® Lounge access, please [click here](#). For detailed Information and Terms and Conditions on Lounge access, please [click here](#).
28. For detailed terms and condition on Taj, SeleQtions and Vivanta Hotels, please [click here](#)
29. For Redemption Terms and Conditions of Travel E-Gift Voucher, please [click here](#).
30. For Taj Stay Voucher terms and conditions, please [click here](#)

31. For detailed terms and condition on Fine Hotels and Resorts, please [click here](#)
32. For detailed terms and condition on Elite Tier Memberships, please [click here](#)
33. For detailed terms and conditions on KAIZEN, please [click here](#).
34. For Amex Experiences, please [click here](#)
35. For detailed terms and condition on Membership Rewards, please [click here](#)
36. For more details on International Airline Program, please [click here](#).
37. For detailed terms and conditions on lounge, please [click here](#)
38. For detailed terms and condition on Reward-Xcelerator, please [click here](#)
39. For detailed terms and condition on Reward Multiplier, please [click here](#)
40. For detailed terms and condition on Accor Plus Traveller membership, please [click here](#).
41. For detailed terms and condition on Postcard membership, please [click here](#).
42. For detailed terms and condition on Preferred Hotel membership, please [click here](#).
43. For detailed terms and condition on Ace by Times Prime membership, please [click here](#).
44. For detailed terms and condition on Meet & Greet, please [click here](#).
45. For detailed terms and condition on movies at PVR & INOX, please [click here](#).
46. For detailed terms and condition on Lalit, please [click here](#).
47. Basis the assumed spend of Card members stated below, 350,000 MR points will be credited after achieving a cumulative spend of Rs. 20,00,000 in a year.

Description	Spends Contribution	MR at 20 Lakh Spends
Welcome Bonus - On Joining	NA	150,000*
Reward Accelerator (20X Points) - Darveys, RAS	20,000*	10,000*
Reward Accelerator (10X Points) - Air India, Tata Cliq, Bvlgari and more	400,000*	100,000*
Reward Multiplier (5X Points) - MakeMyTrip, Apple, Flipkart, Croma, Voucher platform with 150+ vouchers	400,000*	50,000*
Overseas Spends(3X Points)	500,000*	37,500*
Fuel (2X Points)	100,000*	5,000*
Normal Spends (1 MR / INR 40)	580,000*	14,500*
Total Membership Rewards	2,000,000*	367,000*