

**Value Calculator - Overall Value of 8.22* Lacs per annum
(Non T&E Benefits ~ 3.14 Lacs per annum) and (T&E Benefits ~ 5.27 Lacs per annum)**

BENEFIT VALUE/ PER ANNUM	PILLAR/ BENEFITS	T & E / NON-T & E	CATEGORY	BENEFIT	PERCEIVED VALUE (\$)	PERCEIVED VALUE* (INR)	CALCULATION METHODOLOGY	ASSUMPTIONS
2,64,900	MR AND LIFESTYLE BENEFIT	Non-T & E	Spend	Membership Rewards 1 MR Point on every INR 40	\$121	₹ 10,000	Average Spend: INR 30,00,000, MR Point value: 0.4	Monetary value of Membership Rewards Points assuming an eligible spend of INR 30,00,000 annually. Redemption rate assumed as INR 0.4 per point basis Platinum collection to be launched on 2nd March.
		Non-T & E	Fuel	5 MR Points on every INR 100	\$29	₹ 2,400	Average Spend: INR 30,00,000 per month	Redemption rate assumed as INR 0.4 per point. Bonus MR are capped at 5,000 MR points in a calendar month.
		Non-T & E	Retail	Reward Multiplier	\$109	₹ 9,000	Average Spend: INR 20,000 Per Month, Time period: 12 Months, 4 Bonus MR on every INR 40	Assumption Cardmember will spend INR 20,000 every month on Reward Multiplier Redemption rate assumed as INR 0.4 per point basis Platinum collection.
		Non-T & E	Retail	Tata CLIQ Luxury	\$483	₹ 40,000	INR 10,000 instant discount on each transaction limited to once per month	Assuming Cardmember will use this offer once in a quarter and will get benefit of INR 40,000.
		Non-T & E	Retail	Postcard	\$290	₹ 24,000	Avg Spends in a year: INR 2,00,000	Assuming that Cardmember books stay for 3 days/2 nights and Average value of bill at BAR for 1 night: INR 25,000. He visits one time per quarter.
		Non-T & E	Retail	Home Delhi	\$290	₹ 24,000	20% discount on Annual membership of INR 60,000 + GST for Home Delhi	Assuming customer takes this membership on American Express Platinum Card.
		Non-T & E	Retail	Premium Designer	\$1,086	₹ 90,000	Get 10-15% off on purchasing with selected premium designers	Assuming customer makes a purchase of INR 6,00,000 and gets a discount of 15%.
		Non-T & E	Art Auditions	The Firm	\$181	₹ 15,000	INR 15,000 off on minimum spend of INR 1,00,000	Assuming Cardmember will use the benefit once in a year.
		Non-T & E	Car Rental	Exc Car	\$272	₹ 22,500	50% discount every time on Limousine, Chrysler and 40% discount on other cars.	Assuming Cardmember utilise this offer thrice in a year and spends INR 75,000 and get 30% discount on the overall spend.
		Non-T & E	Golf Lesson	Golf Lessons	\$60	₹ 5,000	INR 125,000*4 Golf Lessons	Cardmember is entitled for complimentary golf lessons at our partnering golf courses. Price per lesson is assumed to be around INR 1,250 per round and 4 lessons of golf in a year.
20,500	WELLNESS/ INSURANCE	Non-T & E	Insurance	Purchase Protection	\$36	₹ 3,000	INR 3,000 is market value	Covers the tangible goods purchased through the Card, against loss or damage within 90 days of purchase, caused by Fire, Burglary or Natural Calamities.
		Non-T & E	Insurance	Air Accident Insurance: Loss in of Checked in baggage	\$121	₹ 10,000	INR 10,000 is market value	Coverage of INR 5,00,00,000 for death due to Air Accident, in case air ticket is bought on the Platinum Card. Coverage of INR 50,000 in the event of total and complete loss of baggage.
		Non-T & E	Health Package	Max healthcare	\$36	₹ 3,000	INR 16,000 is market value	Assuming Male Cardmember purchases the Titanium package at Max Healthcare, the retail price is INR 16,000 and the offer price on Platinum card is INR 13,000.
		Non-T & E	Insurance	Over seas Medical Insurance	\$54	₹ 4,500	INR 1,500*3, where INR 1,500 is market value	Assuming 3 international trips for the basic Cardmember and INR 1,500 per policy.
		T & E	Dine Out	25% off under dining reimagined program	\$217	₹ 18,000	25% off on average bill of INR 6,000	Assuming Cardmember utilises the benefits once a month and spend minimum of INR 6,000 per reservation.
35,500	DINING	T & E	Dine Out	Taj Epicure (Remainded)	\$60	₹ 5,000	INR 5,000	This membership is available in the market for INR 13,500. Given, we offer a slightly modified version, (without a complimentary room night). We are valuing this benefit at INR 5,000.
		T & E	Dine Out	Eazydiner Prime	\$42	₹ 3,500	INR 3,500	Value of Eazydiner Prime Membership is INR 3,500 in market.
		T & E	Delivery/Takeaway	25% off from 5 star Hotel Delivery	\$109	₹ 9,000	25% off on average bill of INR 3,000	Assuming Cardmember utilises the benefits once a month and spend minimum of INR 3,000 per order.
3,42,500	DOMESTIC TRAVEL	T & E	Prop Lounges	Centurion lounges (Delhi and Mumbai)	\$290	₹ 24,000	American Express Proprietary Delhi lounge to Centurion Lounge - Delhi and American Express Mumbai Lounge to Centurion Lounge - Mumbai	1 visit to American Express Delhi Lounge priced at INR 3,000 & 1 visit to American Express Mumbai Lounge priced at INR 3,000 per Cardmember.
		T & E	Domestic Lounges	Domestic Lounge Access Program	\$145	₹ 12,000	6 visits to partner lounges at INR 1,000 each for 6 visits to partner lounges at INR 1,000 each for Basic and Supp. 3 visits by Basic and 3 by Supp	Assuming 3 lounge visits by Cardmember in 2023 assumed at a rate of INR 1,000 per visit.
		T & E	Taj Offer	Domestic Taj 25% off on BAR and exciting offers on Sultes	\$652	₹ 54,000	Average Value of bill at BAR for three nights/4 days: INR 75,000; Complimentary Diner Meal for two: INR 30,000. Complimentary wine: INR 4,000. Complimentary Daily Breakfast for two (for 3 days): INR 2,500*3. Other benefits: Complimentary WiFi, airport transfer, SPA benefit: INR 10,000	Assuming Cardmember will book for three nights and four days package with TLS and utilise these benefits.
		T & E	Taj Offer	25% off on stays across Taj, selectDions and Vivanta hotels	\$111	₹ 12,500	25% off on stays	Assuming customer takes this benefit once in a year and spends INR 50,000 on one booking with an average discount of 25%.
		T & E	Lodging	50% off on Sultes at Oberoi	\$1,207	₹ 1,00,000	50% off on sultes	Assuming customer takes this benefit once in a year and spends INR 3,00,000 on one booking with an average discount of 20%.
		T & E	Premium Getaways	Premium Getaways	\$724	₹ 60,000	12-25% off booking stays with selected hotels under premium getaways	If Cardmember does a domestic booking of INR 1,00,000 or more, Offer can be utilised only once a year.
		T & E	Birthday Benefits	Taj Vouchers on Birthday	\$121	₹ 10,000	Each Cardmember will get INR 10,000 worth of Taj Vouchers on Birthday	Cardmember will avail the offer once in a year, and considering the room charges to be INR 25,000 each night.
1,59,200	INTERNATIONAL TRAVEL	T&E	ITC offer	ITC one complimentary suite night	\$302	₹ 25,000	Cardmember gets 3rd complimentary on booking of 2 nights	Assuming cost of 1 night is INR 40,000
		T & E	Travel	Lelaia one complimentary suite night	\$483	₹ 40,000	Assuming cost of 1 night is INR 40,000	Assuming cost of 1 night is INR 40,000.
		T & E	Lodging	International & Domestic: FINE HOTELS & RESORTS Benefits	\$535	₹ 44,300	Daily Breakfast for 2 for 2 nights: INR 10,000, Room Upgrade for 2 nights: INR 12,000 Unique Amenity: INR 6,500, Late Check-out: INR 6,000	Average value based on FINE HOTELS & RESORTS booking in 2021 for stays of two nights. Actual value will vary, based on property, room rate, upgrade availability and use of benefits. We are assuming one such booking per year. Source: www.americexpress.com/in/en/offerthr
		T & E	Airline	International Airline Program	\$905	₹ 75,000	Average spend: INR 1,00,000	Virgin Atlantic Offer: 25% Offer on business class ticket, Ticket: Delhi to New York. Average base fare: INR 1,00,000 per person per round trip / Overall 3 passengers will travel.
		T & E	Spend	3X MR on overseas spend	\$217	₹ 18,000	Average Overseas Spend in INR 9,00,000	Assuming the average overseas spend is INR 9,00,000. Redemption rate assumed as INR 0.4 per point basis Platinum collection to be launched on 2nd March.

INTANGIBLES

Benefit Category	Calculation Methodology
Platinum Concierge	Whether you are looking for theatre tickets, an anniversary gift, a restaurant recommendation or help booking your next trip, just call. We will tap into our global network of contacts to help you out.
Platinum Travel Services	You decide the destination and leave everything to us. From tickets aboard the best airlines to hotel reservations, sightseeing guides and more, we will put together the perfect trip for you.
Elite tier memberships	Complimentary access to Hilton Honors Gold, Marriott Bonvoy Gold Elite, Radisson Rewards Gold, Taj Remaineded Epicure, Hertz Gold Plus Rewards.
Events	Special invitation to a host of events both in India and abroad.
No pre-set spending limit	Enjoy flexible spending power with 'no pre-set limit' that keeps adjusting automatically based on your financials, spend pattern, credit record and account history.

* The value mentioned is generic & indicative based on the average usage by the existing Platinum Cardmembers.
 * This is the maximum benefit that can be derived from the product and actual benefit may vary from Cardmember-to-Cardmember basis their respective spends.
 * This calculator contains certain benefits which are available for limited time period only.
 * The benefit is initially calculated in USD and then converted into INR for representation purpose. Hence, value is subject to exchange fluctuation. For this version we have taken value of 1 USD as INR 82.85
 For all the offers and benefits mentioned above please refer to the detailed Terms and Conditions at <https://www.americexpress.com/in/benefits/the-platinum-card/> and https://www.americexpress.com/in/legal/most-important-terms-conditions-agreements.html?nav=iv_sitefooter_top_links_mtc