

YOUR PLATINUM WORLD OF PRIVILEGES

ENJOY VALUE OF ₹3,00,000 ANNUALLY

Pillars	Brand/ Category	Benefit Details	Discount % / Cashback (₹) / Credit (₹)	Perceived Annual Benefit (₹)	Calculation Methodology
Birthday	₹10,000 Taj Voucher	₹10,000 Taj Voucher on birthday	-	10,000	-
Membership	Taj Epicure Plus	Complimentary* Taj Epicure Membership on enrollment	-	12,000	Retail Membership cost
Domestic Travel and Lodging	Taj	25%* discount on stay	25%	11,250	Average room night: ₹15,000, booking for 3 nights, Average rent/night is considering across high/ mid/ low seasons
	Oberoi	3rd night complimentary* on paid two night at Best available rate	-	15,000	Average room night: ₹15,000, booking for 3 nights, Average rent/night is considering across high/ mid/ low seasons
International travel and Lodging	International Airline Program	Upto 25%* discount	25%	10,000	Average price per return ticket: ₹40,000, consider 1 Pax travelling, destination : Singapore via Singapore Airlines. Average ticket price is considering across high/ mid/ low seasons
	Fine Hotel and Resorts	₹44,300^ hotel experience credit across 1000+ hotels	44,300	44,300	Booking once a year for 3 nights, Average cost/ night : ₹60,000
	Car Rental : Hertz	Upto 15%* discount on published rates, upgrade and Priority service* at the counter	15%	6,300	Average rental per day : ₹7,000, 2 rentals each year, 3 days each rental Avg rental is considering across high/ mid/ low seasons
	The Hotel Collection	\$100* Hotel credits for booking 2 consecutive night stay and room upgrade subject to availability	8,285	28,285	Booking once a year
Lounge	Centurion Lounge	Unlimited lounge visit at Centurion lounge for Basic and Supp+ 1 guest	-	30,000	Visits 4 times a year along with a guest and supplementary
	Partner Lounge	Unlimited lounge visit in India for basic and supp	-	8,000	Visits 4 times a year with supplementary
	Priority Pass- Membership	Unlimited access to 1,500 Airport Lounges across more than 130 countries	-	38,857	Retail Membership cost for basic
Golf	Domestic Golf	Unlimited* golfing at 30+ prestigious golf clubs in India across 19+ cities	-	16,000	8 times over weekend in a year
	Golf Lesson	2 lessons per month for basic and supplementary across 16+ locations	-	12,000	8 lessons weekend per year
Dining	Dining Reimagined	Up to 25%* off on total bill at 120+ restaurants	25%	6,000	₹6,000 per reservation and 12 times a year
	Eazy Diner	Complimentary* Membership to EazyDiner Prime worth	-	3350	Retail Membership cost
	Zomato Gold	Complimentary* 12 months Zomato Gold Membership	-	999	Retail Membership cost
MR	Membership Rewards	-	-	14,560	Considering spends of ₹18,20,000 in a year
	3X overseas	3X MR on all spends overseas	-	21,600	Considering spends of ₹9,00,000 overseas in a year
	Rewards Multiplier	5X MR points on transacting through the Reward Multiplier website	-	1,600	Assuming CM spends ₹10,000 per quarter on websites like Amazon, Flipkart, Myntra, Chroma etc and get 5X rewards
Insurance	Overseas Medical Insurance	Overseas Medical Insurance for US\$ 50,000 for the first seven days of the trip	-	3,000	Overseas Medical Insurance of worth \$ 50,000 worth assuming Assuming 2 international trips for the basic cardmember and ₹1,500 per policy
	Air Accident Cover	Air Accident Cover of ₹5,00,00,000	-	5,000	Air Accident Cover of 5,00,00,000 worth ₹5,000
	Purchase Protection	₹5,0000 tangible goods purchased through the Platinum card	-	3,000	Purchase protection cover of worth ₹3,000

***Terms and Conditions Apply**

- ^Average value based on Fine Hotels & Resorts bookings in 2021 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits. Indulge even more at some of the world's most luxurious hotels. Terms and Conditions apply.
- 1 MR = INR 0.40 when redeemed against Platinum Collection vouchers.
- The value mentioned is generic & indicative based on the average usage by the existing Platinum Cardmembers. The benefit values mentioned are basis assumptions and cardmember spend patterns are subject to change.
- This is the maximum benefit that can be derived from the product and actual benefit may from Cardmember-to-Cardmember basis their respective spend.
- This calculator contains certain benefits which are available for limited time period only, to know more please click here: <https://www.americanexpress.com/in/benefits/the-platinum-card/>.
- Forex conversion considered is \$1= INR 82.85, please note for any foreign transactions a foreign exchange markup of 3.5% is levied.