

SCHEDULE OF FEES & CHARGES Credit Cards								
Description of charges	The American Express® Platinum Reserve™ Credit Card	The American Express® Platinum Travel Credit Card	The Jet Airways American Express® Platinum Credit Card	American Express Membership Rewards® Credit Card	The American Express® MakeMyTrip Credit Card	American Express® Gold Credit Card	The American Express® PAYBACK Credit Card	RPM Credit Card from American Express® and HPCL
Joining fee	NA	NA	NA	NA	NA	NA	NA	NA
Annual Fees	₹10,000	₹5,000	₹10,000	₹1,000(1st year) ₹4,500 (2nd year) onwards)	₹750 (1st year) ₹1,500 (2nd year onwards)	₹2,000 (1st year) ₹2,000 (2nd year onwards)	₹750 (1st year) ₹1,500 (2nd year onwards)	₹2,000
Add on Card fee	Up to 4 Supplementary Cards at no extra cost; ₹1500 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1500 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1500 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1500 for each Supplementary Card thereon	Up to 1 Supplementary Card at no extra cost; ₹750 for each Supplementary Card thereon	Up to 1 Supplementary Card at no extra cost; ₹1,000 for each Supplementary Card thereon	Up to 1 Supplementary Card at no extra cost; ₹750 for each Supplementary Card thereon	Up to 2 Supplementary Cards at no extra cost; ₹1000 for each Supplementary Card thereon
Interest Rates (p.m.)	3.35%	3.35%	3.35%	3.50%	3.50%	3.50%	3.50%	3.50%
Interest Rate in case of Default (p.m.)	3.75%	3.75%	3.75%	3.99%	3.99%	3.99%	3.99%	3.99%
Delinquency (Late fee payment) charges*	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000	30% of Minimum Amount Due subject to minimum of ₹500 and maximum of ₹1,000
Cash Withdrawal fee	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal
Membership Reward tier	FTO bundled with the product	GFTO bundled with the product Nil	JFTO bundled with the product	FTO bundled with the product	MTPBCO bundled with the product	₹800 for FTO ₹250 for NFTO	PBCO bundled with the product	₹800 for FTO Free NFTO
Air Miles Redemption Fees	Nil	Nil	Nil	₹250 for every redemption of Air Miles	Nil	₹250 for every redemption of Air Miles	Nil	₹250 for every redemption

Charge Cards			
Description of Charges	The American Express® Platinum Card	The American Express® Gold Card	The Air India American Express® Gold Card
Entrance Fees (Joining fee)	Nil	Nil	Nil
Annual Fees	₹50,000	₹4,500	₹5,900
Add on Card fee	Up to six Supplementary Cards at no extra cost; ₹5,000 for each Supplementary Card thereon	Up to two Supplementary Cards at no extra cost and ₹1500 for each Supplementary Card thereon	One Supplementary Card at no extra cost and ₹2000 for each Supplementary Card thereon
Interest Rates (p.m.)	N/A	N/A	N/A
Differential interest, if applicable (p.m.)	N/A	N/A	N/A
Delinquency (Late fee payment) charges*	5% on the outstanding balance subject to a minimum of ₹300	5% on the outstanding balance subject to a minimum of ₹300	5% on the outstanding balance subject to a minimum of ₹300
Cash Withdrawal fee	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal	3.5% of cash withdrawal amount, subject to minimum of ₹250 on each cash withdrawal
Membership Reward fee- (Frequent Traveller option- FTO, Non Frequent Traveller option - NFTO, JFTO - Jet Airways Frequent Traveller option)	FTO bundled with the product	FTO bundled with the product	FTO bundled with the product
Air Miles Redemption Fees	Nil	₹250 for every redemption of Air Miles	₹250 for every redemption of Air Miles

Corporate Cards*				
Description of Charges	The American Express® Platinum Corporate Card	The Jet Airways American Express® Corporate Card	The American Express® Corporate Card	The American Express® Gold Corporate Card
Entrance Fees (Joining fee)	Nil	Nil	Nil	Nil
Annual Fees	₹29,000*	₹2,500 (1st year) ₹4,900 (2nd year onwards)	₹2,100*	₹3,100*
Add on Card fee	N/A	N/A	N/A	N/A
Interest Rates (p.m.)	N/A	N/A	N/A	N/A
Differential interest, if applicable (p.m.)	N/A	N/A	N/A	N/A
Delinquency (Late fee payment) charges*	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100	3.5% of the outstanding balance subject to a minimum of ₹100
Cash Withdrawal fee	3.5% of withdrawal amount	3.5% of withdrawal amount	3.5% of withdrawal amount	3.5% of withdrawal amount
Membership Rewards fee-(Frequent Traveller option- FTO, Non Frequent Traveller option- NFTO, CMR - Corporate Membership Rewards, JCTO-Jet Airways Corporate Frequent Traveler Option	FTO or CMR bundled with the product	JCTO bundled with the product	₹450 for NFTO ₹1,500 for FTO ₹1,250 for Corporate Membership Rewards	₹450 for NFTO ₹1,500 for FTO ₹1,250 for Corporate Membership Rewards
Air Miles Redemption Fees	Nil	N/A	₹250 for every redemption of Air Miles	₹250 for every redemption of Air Miles

Other Service charges	
Description of Service/ Transaction	Charges
Duplicate Statement Fee	₹100 per statement for statements older than 3 months
Cheque/ECS Return Fee	₹250 per Returned Instrument; ₹150 per Returned Instrument for Corporate Cards
Over Limit Charge	₹500; not applicable for Charge Cards & Corporate Cards
Record of Charge/Summary of Charge Retrieval Fee	₹100 per Retrieval
Surcharge on Purchase of Railway Ticket	1.8% of the transaction value if booked on the internet (IRCTC) subject to a minimum of ₹10
Surcharge on Fuel Purchase	2.5% of the transaction value will be charged at all fuel stations except HPCL fuel stations.
HPCL Transaction	0.3% fee per transaction is applicable for all HPCL payments above ₹25,000
Membership Rewards Points - Reinstatement Fee	₹200 per reinstatement; ₹350 for JP Miles reinstatement on Jet Platinum Credit Card; ₹250 per reinstatement for Corporate Cards. Not applicable on American Express Platinum Card and American Express Platinum Corporate Card ₹350 per Reinstatement for American Express PAYBACK Credit Card
Convenience Fee** on electricity, gas and water bill payments	A convenience fee will be levied from September 1, 2013 on all electricity, water and gas payments through Billdesk Standing Instructions or through American Express EPAY. ₹50 per transaction is applicable for all Billdesk transaction upto ₹15,000. ₹100 is applicable for payment of ₹15,001 to ₹1,00,000. 1.95% per transaction is applicable for payment above ₹1,00,000
Foreign Currency Transactions	Currency Conversion Factor Assessment - 3.50%

Prepaid Gift Cards	
Card Value	Issuance Fees^
₹500	₹50
₹1000	₹100
₹2000	₹100
₹5000	₹150
Variable load upto ₹50,000	₹150
Replacement Card Fee	₹100 per Card

Prepaid Travel Card			
Card Currency			
Fees	USD \$	EUR €	GBP £
Purchase Fee / Initial Load Fee	₹150	₹150	₹150
Reload Fee	₹100	₹100	₹100
ATM Withdrawal Fee%	\$2.00	€1.50	£1.25
Cross Currency Conversion Fee	3.5%	3.5%	3.5%
Emergency Card Replacement	No Additional Cost	No Additional Cost	No Additional Cost
Emergency Funds Access	No Additional Cost	No Additional Cost	No Additional Cost

Please Note: Service Tax and any cess thereon: Any charges mentioned anywhere in this schedule of charges are exclusive of the applicable Service Tax which is billed along with the fee that appears on the billing statement, and is levied as per the prevailing rate of Service Tax.

* The annual fee may vary from company to company and is communicated to the Corporate at the time of signing up for the Corporate Card Programme.
 #1) Charges and fees, as may be applicable from time to time, are payable by Corporate and/or Cardmembers for specific services provided by American Express or for certain transactions that may be charged to the Corporate Card.
 ii) Fees may vary from company to company. Please refer to the corporate account Terms and Conditions for any company specific fees & Delinquency Fee is levied if American Express does not receive full payment of the Amount Due (as shown on the monthly statement) by the due date.

^ Issuance fees and replacement fees may be discounted or waived for various promotions, bulk purchases or specific corporate agreements.
 *ATM operators may charge an additional fee when the Card is used. This fee is determined, charged and retained by the ATM operator
 * Delinquency Fee is levied if American Express does not receive full payment of the Amount Due (as shown on the monthly statement) by the due date.
 **Please note that there will be no convenience fee levied by American Express on payments made directly to the utility service providers (biller), such as payments made or standing instructions set up on biller website. However, service providers (billers) may charge convenience or processing fee on such payments as per their own practices.