The Schedule of Fees and Charges updated as on April 1, 2019 and circulated by American Express Banking Corp. in compliance to Master Circular on Credit Card Operations of Banks issued by Reserve Bank of India

### Credit Cards

#### Joining Fee

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Joining Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>American Express Platnum® Corporate Card</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>American Express Gold® Corporate Card</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>All India American Express® Platinum Corporate Card</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>All India American Express® Gold Corporate Card</strong></td>
<td>Nil</td>
</tr>
</tbody>
</table>

- **Annual Fees**
  - **American Express Platinum® Corporate Card**: ₹ 1,250
  - **American Express Gold® Corporate Card**: ₹ 750
  - **All India American Express® Platinum Corporate Card**: ₹ 1,500
  - **All India American Express® Gold Corporate Card**: ₹ 500

- **Add on Card Fee**
  - **American Express Platinum® Corporate Card**: ₹ 350
  - **American Express Gold® Corporate Card**: ₹ 250
  - **All India American Express® Platinum Corporate Card**: ₹ 500
  - **All India American Express® Gold Corporate Card**: ₹ 250

- **Membership Renewal Fee**
  - **American Express Platinum® Corporate Card**: ₹ 1,250
  - **American Express Gold® Corporate Card**: ₹ 250
  - **All India American Express® Platinum Corporate Card**: ₹ 350
  - **All India American Express® Gold Corporate Card**: ₹ 250

#### Membership Fees

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Membership Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>American Express Platinum® Corporate Card</strong></td>
<td>Nil</td>
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<tr>
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#### Cash Withdrawals

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Cash Withdrawal Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All India American Express® Gold Corporate Card</strong></td>
<td>Nil</td>
</tr>
<tr>
<td><strong>American Express Platinum® Corporate Card</strong></td>
<td>Nil</td>
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<td><strong>All India American Express® Platinum Corporate Card</strong></td>
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<tr>
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</table>

#### Service Charges

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash Advance Fee</strong></td>
<td>Transaction Fee of 3.5% of the cash advance amount, subject to a minimum of INR 1,000 and 2% of credit limit</td>
<td>INR 1,250 for Corporate Membership Rewards Card; INR 1,500 for each Supplementary Card thereon</td>
</tr>
<tr>
<td><strong>Interest Rate</strong></td>
<td>3.99% per annum</td>
<td>NA</td>
</tr>
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</table>

#### SCHEDULE OF FEES AND CHARGES

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<tr>
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<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td><strong>Joining Fee</strong></td>
<td>Nil</td>
<td>Nil</td>
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<tr>
<td><strong>Annual Fees</strong></td>
<td>Nil</td>
<td>Nil</td>
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#### Other Service Charges

- **Transaction Fee**: 3.5% of cash withdrawal amount, subject to a minimum of INR 1,000 and 2% of credit limit
- **Interest Rate**: 3.99% per annum

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**Footnotes**

1. **Deposit Statement Fee**: ₹ 100 per statement for statements older than 3 months
2. **Promotional/Non-Promotional Home Visit Fee**: ₹ 1,000 per visit
3. **Cash Limit Change on Credit Card**: ₹ 250 as a service gesture, Bank may approve certain transactions attempted by the Cardmember which are over and above the credit limit. An overlimit Charge will be levied on such transactions.

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**Notes**

- **Corporate Membership Rewards Card**: Available to Cardmembers with an annual fee of INR 1,500.
- **Membership Rewards Program**: Available to Cardmembers with an annual fee of INR 300.
- **American Express® Gold® Corporate Card**: Available to Cardmembers with an annual fee of INR 500.
- **Membership Rewards Program**: Available to Cardmembers with an annual fee of INR 250.
- **Corporate Membership Rewards Program**: Available to Cardmembers with an annual fee of INR 1,250.
- **Membership Rewards Program**: Available to Cardmembers with an annual fee of INR 750.
- **American Express® Gold® Corporate Card**: Available to Cardmembers with an annual fee of INR 350.
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