

## Card Details: Centurion

Bank: American Express

Ideal Spends: Rs 10000000

### Key Charges:

Joining Fee: 975000

Renewal Fee: 275000

Forex Charges: N/A

Annual Percentage Rate: N/A

Add-on Card Charges: N/A

Reward Redemption Fee: N/A

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 6 Reward Points, Description: Earn 6 Reward Points per ₹200 spent., Surcharge: N/A.
2. Amex Rewards Multiplier: Earn 60 Reward Points, Description: Earn 60 Reward Points per ₹200 spent when you shop on Amex Rewards Multiplier via your Centurion card., Surcharge: N/A.

### Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Cathay Pacific: American Express MR to Cathay Pacific Asia Miles transfer ratio is 2:1|Minimum 800 points and maximum 900K points can be transferred. Transfer in multiples of 800 points.|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.Average economy class value per AsiaMiles point assumed ₹0.7. (OTHERS), Burn multiplier = 0.35.
2. British Airways: American Express MR to British Airways Avios transfer ratio is 2:1|Minimum 1200 points and maximum 900K points can be transferred. Transfer in multiples of 600 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average economy class value per ExecutiveClub point assumed ₹0.9. (OTHERS), Burn multiplier = 0.45.
3. Emirates: American Express MR to Emirates Skywards Miles transfer ratio is 2:1|Minimum 800 points and maximum 450K points can be transferred. Transfer in multiples of 800 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average economy class value per SkyWards mile assumed ₹0.9. (OTHERS), Burn multiplier = 0.45.
4. Etihad Airways: American Express MR to Etihad Guest Miles transfer ratio is 2:1|Minimum 1600 points and maximum 500K points can be transferred. Transfer in multiples of 800 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average

economy class value per Etihad point assumed ₹0.9. (OTHERS), Burn multiplier = 0.45.

5. Qatar Airways: American Express MR to Qatar Privilege Club Avios transfer ratio is 2:1|Minimum 500 points and maximum 740K points can be transferred. Transfer in multiples of 100 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average economy class value per Qatar Airways Avios assumed ₹0.8. (OTHERS), Burn multiplier = 0.4.

6. Singapore Airlines: American Express MR to Singapore KrisFlyer Miles transfer ratio is 2:1|Minimum 800 points and maximum 900K points can be transferred. Transfer in multiples of 800 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page. (OTHERS), Burn multiplier = 0.6.

7. Virgin Atlantic: American Express MR to Virgin Atlantic Flying Club Points transfer ratio is 2:1|Minimum 800 points and maximum 900K points can be transferred. Transfer in multiples of 400 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average economy class value per FlyingClub Mile assumed ₹1.2. (OTHERS), Burn multiplier = 0.6.

8. Insta Vouchers: Each Amex MR point = ₹0.25 |Redeem for a variety of brand vouchers on the Amex app/ website under 'Redeem INSTA vouchers' option on the redemption page|Vouchers usually available in denominations of ₹1000 (4K Amex Points), ₹5000 (20K Amex Points) and ₹10,000 (40K Amex Points).

(CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.25.

9. Hilton: American Express MR to Hilton Honors Points transfer ratio is 2:1|Minimum 1000 points and maximum 900K points can be transferred. Transfer in multiples of 100 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page.|Average economy class value per HiltonHonors point assumed ₹0.25. (OTHERS), Burn multiplier = 0.225.

10. Marriott: American Express MR to Marriott Bonvoy Points transfer ratio is 1:1|Minimum 100 points and maximum 900K points can be transferred. Transfer in multiples of 100 points|Transfer can take upto 48 hrs|Transfer can be done on the Amex app/ website under 'Transfer Partners' option on the redemption page Pro tip: Transfer during the annual transfer offer to get upto 30% transfer bonus. Offer usually comes during the Nov-Dec period.|Average value per Marriott Bonvoy point assumed ₹0.6 (OTHERS), Burn multiplier = 0.6.

11. Shop with Points: Each Amex MR point = ₹0.25 |Select the 'Pay by Points' option on the OTP page when doing any online transaction. The transaction value will reduce in proportion to the number of points available in the Amex account for redemption. (PAY\_BY\_POINTS), Burn multiplier = 0.25.

12. Flights & Hotels: Each Amex MR point = ₹0.25 |Select the 'Redeem for Travel' option on the redemption page on the Amex app/ website. The remaining amount shortfall for the travel booking can be paid using the American Express card. (CASHBACK), Burn multiplier = 0.25.