

## Card Details: Gold Charge

Bank: American Express  
Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: 1000  
Renewal Fee: 4500  
Forex Charges: 3.5  
Annual Percentage Rate: 42  
Add-on Card Charges: N/A  
Reward Redemption Fee: Nil

### Card Milestones:

1. Benefits: 6 transactions of minimum 1000. | 1,000 Membership Reward Points. every 1 MONTH on minimum spending of Rs. 6000 (every 1 MONTH).
2. Spend Rs 10000 (QUARTER), Benefits: 4,000 Membership Rewards Points as a Welcome Benefit..

### Reward Points Earn:

1. Rent: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.  
Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz \*hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay\*locon s, raz\*locon solutions prigu, raz\*locon s
2. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.  
Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)
3. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
4. Categories other than mentioned below or any other: Earn 1 Reward Point (Reward Point), Description: Earn 1 Reward Point per 150 spent., Surcharge: N/A.
5. Ajo: Earn 5 Reward Points, Description: Exclusions: Gold & Silver., Surcharge: N/A.

Included merchant names are - ajio

6. Flipkart: Earn 5 Reward Points, Description: Exclusions: All Gaming devices, All Mobile Phones; Flight Bookings; Gift Cards; Bill Payments and others, Surcharge: N/A. Included merchant names are - flipkart

7. Myntra: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A. Included merchant names are - myntra, myntracom, myntra payu ind, myntra designs, myntra designs private

8. Nykaa: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A. Included merchant names are - nykaa, fsn ecommerce v

9. Nykaa Fashion: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A. Included merchant names are - nykaa, fsn ecommerce v

10. Tata Cliq: Earn 5 Reward Points, Description: Exclusions: Beauty, Home & Kitchen , Beauty by mall , Fine Jewelry, Coins & Bars and also any transactions taken on <https://luxury.tatacliq.com.>, Surcharge: N/A.

11. Pepperfry: Earn 5 Reward Points, Description: Applicable for App only., Surcharge: N/A.

12. MakeMyTrip: Earn 5 Reward Points, Description: Only applicable on Domestic and International flights and hotels. |Bookings made via MakeMyTrip App are not included. | In case of partial/full cancellation of the booking, Cardmember will not be eligible for Bonus MR Points., Surcharge: N/A.

Included merchant names are - makemytrip, makemytrip indi

13. Etihad Airways: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A. Included merchant names are - etihad airways

14. Tanishq: Earn 5 Reward Points, Description: Exclusions: Mia by Tanishq, Golden Harvest Scheme, All Silver Products, All Gift Card., Surcharge: N/A.

Included merchant names are - tanishq

15. Kalyan Jewellers: Earn 5 Reward Points, Description: Exclusions: Loose solitaire, gift cards and gold coins/frames/bars., Surcharge: N/A.

Included merchant names are - kalyan jewellers

16. Uniqlo: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

17. Mokobara: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

18. Malabar: Earn 5 Reward Points, Description: Exclusions: Gold coins., Surcharge: N/A.

Included merchant names are - malabar

19. BlissClub: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

20. Veg Non Veg: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

21. Marks & Spencer: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

22. Caprese: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

23. Fiona Diamonds: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

24. Hidesign: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

25. Koskii: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

26. Apple: Earn 5 Reward Points, Description: Exclusions :- iPhone 16, iPhone 16 Plus, iPhone 16 Pro, iPhone 16 Pro Max, Apple Watch Series 10, AiReward Pointods 4, Apple Vision Pro, Apple Pro Display XDR, All Bose Products, All Beats Products, trade in parts, gift cards, gift wrap, Apple Developer Programs, AppleCare+ monthly

subscription, and shipping., Surcharge: N/A.

27. Croma: Earn 5 Reward Points, Description: Exclusions :- Mobile Phones and Gift Cards., Surcharge: N/A.

Included merchant names are - croma

28. Samsung: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

29. Lenovo: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

30. Acer: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

31. Dyson: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

32. OnePlus: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

33. Boat: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

34. Norton: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

35. Onsitego: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

36. JBL Harman: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

37. ChicMe: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

38. Farfetch: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

39. Ubuy: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

40. Forest Essentials: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

41. Kama Ayurveda: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

42. Heads up for Tails: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

43. Daily Objects: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

44. Ferns & Petals: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

45. IGP: Earn 5 Reward Points, Description: No exclusion., Surcharge: N/A.

46. Fuel: Earn 1 Reward Points, Description: Capped at 5,000 Membership Rewards® points in a calendar month|0% for HPCL transaction less than ₹15,000|1% + GST fee per transaction is applicable for all HPCL transactions on and above ₹15,000,|1% + GST of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations operated by the Public Sector Oil Marketing Companies BPCL and IOCL|2.5% of the transaction value subject to a minimum of ₹10 + applicable taxes, will be charged as convenience fee at fuel stations of all other Oil Marketing Companies., Surcharge: N/A.

Included merchant names are - hp, hindustan petroleum corporation, hindustan petroleum gas, satbir filling, gurgaon fuels, a square wheels, adani welspun exploration limited, tata petrodyne, cairn india, indian oil corporation, oil and natural gas corporation, oil india limited, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indian oil bhara gas, reliance petro pump, shell fuel station, essar petro station, ongc petrol pump, nayara energy fuel station, mangalore refinery and petrochemicals ltd station, indraprastha gas limited pump, gail fuel outlet, assam oil division petrol pump, mumbai refinery fuel station, koyal refinery petrol vendor, digboi refinery pump, numaligarh refinery limited station, bina refinery petroleum station, paradeep refinery fuel point, panipat refinery petrol depot, haldia refinery fuel outlet, mathura refinery petrol station, manali refinery fuel point, cochin refinery petrol outlet, vizag refinery fuel station, gujarat state petroleum corporation pump, ril fuel depot, petronet lng fuel station, mumbai high field pump, nocil petrol outlet, balmer lawrie & company limited station, schlumberger india petrol station,

halliburton india pump, adani gas fuel point, swan energy limited station, aban offshore limited petrol, total oil india station, tata power fuel station, kerala state oil corporation pump, mahanagar gas limited outlet, oilmax energy fuel station, coastal energy petro pump, deep industries limited fuel point, selan exploration technology limited station, asian oilfield services pump, jaihind projects limited petrol station, sun petrochemicals fuel outlet, jaiswal neco industries limited station, hindustan oil exploration company fuel point, abhay ocean services petrol pump, neco group fuel station, san engineering & locomotive co. outlets, shakti petroleum pump, ultratech petroleum fuel depot, gupta energy station, anand oil company petrol station, mittal energy limited fuel point, khushbu petroleum station, krishna fuels petro pump, yash petrol services outlet, vardhman fuels station, mitaram fuels depot, gujarat natural resources limited, indus petroleum station, shyam petrochemicals outlet, manoj petroleum pump, royal fuel station, pyramid petroleum outlet, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

47. Utilities: Earn 1 Reward Points, Description: Capped at 10,000 Membership Rewards., Surcharge: N/A.

48. Insurance: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance, bharti axa life insurance, aditya birla sun life insurance, future generali india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokio life insurance, ifco tokio general insurance, tata aia life insurance, shriram general insurance, hdfc life insurance, exide life insurance, religare health insurance, cholamandalam ms general insurance, apollo munich health insurance, sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

## 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  $\text{\text{₹}}0.7$ . (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. (AIRLINE\_TRANSFER), 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. Amazon Gift Card: Each Amex MR point = ₹0.33 | Redeem for Amazon Gift Card on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page | Vouchers only available in denominations of ₹6000 (18K Amex Points) and ₹8,000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.33.

10. Flipkart: Each Amex MR point = ₹0.33 | Redeem for Flipkart Gift Card on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page | Vouchers only available in denominations of ₹6000 (18K Amex Points) and ₹8,000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.33.

11. Shoppers Stop: Each Amex MR point = ₹0.42|Redeem for Shoppers Stop Card on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page|Vouchers only available in denominations of ₹7000 (18K Amex Points) and ₹10,000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.42.
12. Tanishq Diamond Jewellery: Each Amex MR point = ₹0.38|Redeem for Tanishq Diamond Jewelry Voucher on the Amex app/ website under '24 Karat Gold Collection' option on the redemption page|Vouchers only available in denominations of ₹9000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.38.
13. Reliance Retail: Each Amex MR point = ₹0.33|Redeem for Reliance Digital Card on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page|Vouchers only available in denominations of ₹6000 (18K Amex Points) and ₹8,000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.33.
14. Tata Cliq: Each Amex MR point = Upto ₹0.38|Redeem for Tata Cliq Voucher on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page|Vouchers only available in denominations of ₹7000 (18K Amex Points) and ₹9,000 (24K Amex Points). (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.38.
15. 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. (HOTEL\_TRANSFER), Burn multiplier = 0.225.
16. 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. (HOTEL\_TRANSFER), Burn multiplier = 0.6.
17. Taj Voucher: Each Amex MR point = ₹0.58|Redeem for Taj Hotels vouchers on the Amex app/ website under '18 Karat and 24 Karat Gold Collection' option on the redemption page|Vouchers only available in denominations of ₹9000 (18K Amex Points) and ₹14,000 (24K Amex Points). (HOTEL\_TRANSFER), Burn multiplier = 0.58.
18. 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.
19. 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. (TRAVEL\_BOOKING), Burn multiplier = 0.25.