

## Card Details: Membership Rewards

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. Spend Rs 90000 (YEAR), Benefits: 50% Renewal Fee Waiver..
2. Spend Rs 150000 (YEAR), Benefits: Full Renewal Fee Waiver..
3. Benefits: 4 transactions of minimum 1500.|Earn 1,000 Bonus Membership Rewards Points.|This is an enrollment benefit. Click on this link to enrol - [www.americanexpress.com](http://www.americanexpress.com) every 1 MONTH on minimum spending of Rs. 6000 (every 1 MONTH).
4. Benefits: 1,000 Membership Reward Points.|This is an enrollment benefit. Click on this link to enrol - [www.americanexpress.com](http://www.americanexpress.com). every 1 MONTH on minimum spending of Rs. 20000 (every 1 MONTH).

### Reward Points Earn:

1. 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)
2. 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.
3. Rent: Earn 1 Reward Points, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: N/A.
4. Education: Earn 1 Reward Points, Description: Earn 1 Reward Points per 150 spent.,

Surcharge: N/A.

Included merchant names are - avenues\*ind

5. Government: Earn 1 Reward Points, Description: Earn 1 Reward Points per ₹150 spent., Surcharge: N/A.

6. Wallet: Earn 1 Reward Points, Description: Earn 1 Reward Points per ₹150 spent., Surcharge: N/A.

7. Fuel: Earn 0 Reward Points, Description: 0% Convenience fee on fuel purchase at HPCL for transactions less than ₹15,000|1% + GST Convenience fee on fuel purchases per transaction is applicable for all transactions of ₹15,000 and above., Surcharge: N/A.

8. 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

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

10. Ajio: Earn 2 Reward Points, Description: Exclusions: Gold & Silver., Surcharge: N/A. Included merchant names are - ajio

11. Flipkart: Earn 2 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

12. Myntra: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

Included merchant names are - myntra, myntracom, myntra payu ind, myntra designs, myntra designs private

13. Nykaa: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

Included merchant names are - nykaa, fsn ecommerce v

14. Nykaa Fashion: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

Included merchant names are - nykaa, fsn ecommerce v

15. Tata Cliq: Earn 2 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.

16. Pepperfry: Earn 2 Reward Points, Description: Applicable for App only., Surcharge: N/A.

17. MakeMyTrip: Earn 2 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

18. Etihad Airways: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

Included merchant names are - etihad airways

19. Tanishq: Earn 2 Reward Points, Description: Exclusions: Mia by Tanishq, Golden Harvest Scheme, All Silver Products, All Gift Card., Surcharge: N/A.

Included merchant names are - tanishq

20. Kalyan Jewellers: Earn 2 Reward Points, Description: Exclusions: Loose solitaire, gift cards and gold coins/frames/bars., Surcharge: N/A.

Included merchant names are - kalyan jewellers

21. Uniqlo: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

22. Mokobara: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

23. Malabar: Earn 2 Reward Points, Description: Exclusions: Gold coins., Surcharge: N/A.

Included merchant names are - malabar

24. BlissClub: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

25. Veg Non Veg: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

26. Marks & Spencer: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

27. Caprese: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

28. Fiona Diamonds: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

29. Hidesign: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

30. Koskii: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

31. Apple: Earn 2 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.

32. Croma: Earn 2 Reward Points, Description: Exclusions :- Mobile Phones and Gift Cards., Surcharge: N/A.

Included merchant names are - croma

33. Samsung: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

34. Lenovo: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

35. Acer: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

36. Dyson: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

37. OnePlus: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

38. Boat: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

39. Norton: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

40. Onsitego: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

41. JBL Harman: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

42. ChicMe: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

43. Farfetch: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

44. Ubuy: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

45. Forest Essentials: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

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46. Kama Ayurveda: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

47. Heads up for Tails: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

48. Daily Objects: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

49. Ferns & Petals: Earn 2 Reward Points, Description: No exclusion., Surcharge: N/A.

50. IGP: Earn 2 Reward Points, Description: No exclusion., 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  $\text{₹}0.7$ . (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  $\text{₹}0.9$ . (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  $\text{₹}0.9$ . (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  $\text{₹}0.9$ . (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  $\text{₹}0.8$ . (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 Voucher: 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.