# American Express Platinum Credit Card

# Welcome offer

* Earn 80,000 Membership Rewards points after you spend $8,000 on purchases on your new Card in your first 6 months of Card Membership. This can be as high as 125,000 Membership Rewards points for targeted offer

# Offer, benefits or rewards Highlights

* 5 Membership Rewards points for every $1 spent on flights booked directly with airlines or through American Express Travel via AmexTravel.com or by calling 1-800-525-3355. You can earn up to $500,000 per calendar year.
* 5 Membership Rewards points for every $1 spent on eligible prepaid hotels booked at AmexTravel.com, including The Hotel Collection.
* 1 Membership Rewards point for every $1 spent on other purchases.
* $200 Hotel Credit: Get up to $200 back in statement credits each year on prepaid Fine Hotels + Resorts or The Hotel Collection bookings through American Express Travel using your Platinum Card. The Hotel Collection requires a minimum two-night stay.
* $189 CLEAR Plus Credit: CLEAR® uses unique attributes, such as eyes or fingerprints, to digitally verify identity to help its members move faster through security at select airports nationwide. You can cover the cost of a CLEAR Plus membership with up to $189 in statement credits per year after you pay for CLEAR Plus with your Platinum Card.
* American Express Global Lounge Collection®: You deserve choices. With the American Express Global Lounge Collection® access to plenty, including 1,400+ airport lounges in over 500 airports around the world. Whether you’re looking for a place to rest and recharge or somewhere to catch up on work, enjoy our growing network of lounges across 140 countries and counting.
* $200 Airline Fee Credit: Select one qualifying airline and then receive up to $200 in statement credits per calendar year when incidental fees are charged by the airline to your Card or any of the Additional Cards on your Platinum Card account. American Express relies on accurate airline transaction data to identify incidental fee purchases.

# Other card benefits, offers or rewards

* $200 Uber Cash: Platinum Card Members get $15 in Uber Cash to use on eligible orders with Uber Eats and rides with Uber in the US each month, plus a bonus of $20 in December. That can be up to $200 in annual Uber savings. Simply download the Uber app and add your Platinum Card® to your Uber account to get started.
* Fine Hotels + Resorts and The Hotel Collection: Everything you need to start your day: strong coffee and access to the outside world. When you book Fine Hotels + Resorts® through American Express Travel, essentials like daily breakfast for two and Wi-Fi are included.
* Global Dining Access by Resy: Global Dining Access by Resy gives you special access to sought-after restaurants across the globe when you add your Platinum Card to your Resy profile or call Centurion Membership Services. Access to Exclusive reservations, premium dining experiences, Priority Notify, and more, all from Resy.com or the Resy iOS app.
* Premium Car Rental Status: Enjoy complimentary status for Avis Preferred, Hertz Presidents circle, and National Car Rental® Emerald Club. Once enrolled in a program, you are eligible for upgrades when available, discounts, and priority service at participating locations.
* $240 Digital Entertainment Credit: Experience the latest shows, music, news and recipes. Get up to $20 in statement credits each month when you use your Platinum Card® for eligible purchases on Disney+, a Disney Bundle, ESPN+, Hulu, The New York Times, Peacock, SiriusXM, and The Wall Street Journal when you purchase directly from one or more of the providers.
* $155 Walmart+ Credit: Walmart+ members enjoy shopping perks –both online and in-store –at Walmart. Use your Platinum Card to pay for a monthly Walmart+ membership and receive a statement credit that covers the full cost each month $12.95 plus applicable local sales tax.
* $300 Equinox Credit: Experience Equinox membership however you want. Choose between an Equinox+ subscription with live and on-demand classes or an Equinox club membership and receive up to $300 in statement credits per calendar year when you use your Platinum Card® (membership subject to auto-renewal). Visit https://platinum.equinox.com/ to enroll.
* Cell Phone Protection: Sometimes the Unexpected Happens. You can be reimbursed for your costs to repair or replace your damaged or Stolen cell phone up to $800, subject to a $50 deductible, for 2 approved claims per 12-month period when your prior month's wireless bill was paid utilizing an Eligible Card Account. Terms and conditions apply. Coverage is provided by New Hampshire Insurance Company, an AIG Company.
* $100 Shop Saks With Platinum: Get up to $100 in statement credits annually for purchases at Saks Fifth Avenue or saks.com on your Platinum Card. That’s up to $50 in statement credits from January through June and up to $50 in statement credits from July through December. No minimum purchase required. Enrollment required.
* Platinum Card Members receive: Complimentary Access to The American Express Global Lounge Collection ®
* Locations: Charlotte (CLT), Dallas (DFW), Denver (DEN), Hong Kong (HKG), Houston (IAH), Las Vegas (LAS), Los Angeles (LAX), Miami (MIA), New York (JFK), New York (LGA), Philadelphia (PHL), Phoenix (PHX), San Francisco (SFO), Seattle (SEA)
* Adding an Additional Card Member: Additional Card Members do not have accounts with us but can use your Account subject to the terms of the Card Member Agreement. They must be at least 13 years of age and never had a defaulted account with American Express. You are responsible for the activity and use of your Account by Additional Card Members. You must pay for all charges they make.
* Concierge: American Express Concierge may perform select services at your request and on your behalf that are limited to: (i) purchasing of available event tickets, (ii) making of available dining or other reservations (which may include, for example, spa or golf), (iii) general travel-related inquiries, and (iv) shopping requests (which may include, for example, sending of flowers or gifts); in each case, as deemed reasonable by American Express

# Redemption options

* Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express® App and then using their enrolled Card to pay.
* Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more

# APR details

* Annual Percentage Rate (APR) for Pay Over Time Features: 21.24% to 29.24%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
* APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
* Pay Over Time: Penalty APR and When it Applies: 29.99%.
* Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.
* If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.
* Plan Fee (Fixed Finance Charge): For purchase amounts in a Pay Over Time balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount, and other factors. For purchase amounts in a Pay In Full balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that applies to the Pay Over Time feature at the time you create the plan, and other factors.
* For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

# Fees details

* Annual Membership Fee: $695
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Foreign Transaction: None
* Late Payment: Up to $40
* Returned Payment: Up to $40

# Sources

* Rewards, offers, APR and fees details : <https://card.americanexpress.com/d/platinum-card/?utm_mcid=&utm_source=google&utm_medium=cpc&utm_term=%2Bamex%20%2Bplatinum%20%2Bbenefit&utm_cmpid=18510627008&utm_adgid=145040663034&utm_tgtid=aud-302485968238:kwd-1810812030608&utm_mt=p&utm_adid=653054565032&utm_dvc=c&utm_ntwk=g&utm_plcmnt=&utm_locphysid=9032144&utm_locintid=&utm_feeditemid=&utm_devicemdl=&utm_plcmnttgt=&utm_ltpcid=CjwKCAjw7oeqBhBwEiwALyHLM5ynUX-Vz0wR3jveZ6yDbJrQh_R7CltzZ6Z5bWm4JP9PJc-sMMq7XBoCfpIQAvD_BwE&utm_programname=brandcps&gclid=CjwKCAjw7oeqBhBwEiwALyHLM5ynUX-Vz0wR3jveZ6yDbJrQh_R7CltzZ6Z5bWm4JP9PJc-sMMq7XBoCfpIQAvD_BwE>