



	American Express Gold Card	American Express Platinum Credit Card
		
Card Benefits		
Airport Lounge Access	None	Unlimited complimentary lounge access for you and a guest at partner airport lounges at NAIA Terminals 1 & 3
Travel Insurance	Travel Accident Protection of up to USD300,000	Travel Accident Protection of up to PHP20M
Purchase Protection	None	Up to PHP75,000 per item or maximum of PHP400,000 per year
Platinum Concierge and Global Assist	None	24/7 access to Platinum Concierge and Travel & Medical Assistance
Membership Rewards Points – Earn Rate	Earn 1 Membership Rewards Point for every USD1 spend	Earn 1 Membership Rewards Point for every USD1 or PHP45 spend
Membership Rewards – Frequent Traveler Option (FTO) Eligibility	<p>Optional enrollment to Frequent Traveler Option (FTO), subject to an annual FTO Fee of USD20.</p> <p>This Rewards Program Option allows you to redeem your points for free flights (1 point = 1 air mile)* from the following Frequent Flyer Program Partners:</p> <ul style="list-style-type: none"> <li>Philippine Airlines (Mabuhay Miles)</li> <li>Cathay (Cathay Programme)</li> <li>Singapore Airlines (KrisFlyer)</li> <li>Delta (SkyMiles)</li> <li>Thai Airways (Royal Orchid Plus)</li> <li>Malaysia Airlines (Enrich)</li> </ul> <p><i>*For Mabuhay Miles, 2 points = 1 air mile</i></p> <p>Or free hotel stays from Frequent Guest Program Partners as follows:</p> <ul style="list-style-type: none"> <li>Marriott Bonvoy</li> <li>Hilton Honors</li> </ul>	<p>FREE and automatic enrollment to Frequent Traveler Option (FTO).</p> <p>This Rewards Program Option allows you to redeem your points for free flights (1 point = 1 air mile)* from the following Frequent Flyer Program Partners:</p> <ul style="list-style-type: none"> <li>Philippine Airlines (Mabuhay Miles)</li> <li>Cathay (Cathay Programme)</li> <li>Singapore Airlines (KrisFlyer)</li> <li>Delta (SkyMiles)</li> <li>Thai Airways (Royal Orchid Plus)</li> <li>Malaysia Airlines (Enrich)</li> </ul> <p><i>*For Mabuhay Miles, 2 points = 1 air mile</i></p> <p>Or free hotel stays from Frequent Guest Program Partners as follows:</p> <ul style="list-style-type: none"> <li>Marriott Bonvoy</li> <li>Hilton Honors</li> </ul>
Billing Currency	<p>USD</p> <p>All transactions are billed in USD</p>	<p>PHP and USD*</p> <p>Local transactions are billed in Philippine Pesos, while Overseas transactions are billed in US Dollars</p> <p><i>*Note: Your current American Express Platinum Credit Card will be enrolled to Dual Currency in May 2024, if you are not yet enrolled.</i></p>
Card Type	Charge Card (Billed in full)	Credit Card (Eligible to pay at least the minimum payment amount due)
Fees & Charges		
Annual Membership Fee	<p>Basic – USD150</p> <p>Supplementary – USD75</p>	<p>Basic – PHP5,000*</p> <p>Supplementary – FREE for the first 5 accounts, PHP2,500 for succeeding supplementary accounts</p> <p><i>*Automatic Membership Fee waiver upon meeting an annual spend of P600,000</i></p>
Monthly Interest Rate	NA	3%
Minimum Amount Due	Statement of Account's Outstanding balance must be paid in full	This is the sum of the following: a) 3% of the outstanding balance less installment amortizations and new transactions posted within the current statement period, or PHP200/ USD5, whichever is higher; b) 3% of installment amortization; c) Overdue Amount; d) Over-Limit Amount.
Installment Availment Fee	NA	<ul style="list-style-type: none"> <li>PHP200 for every approved Cash Installment transaction</li> <li>PHP250 for every approved Balance Transfer / Balance Convert transaction</li> <li>PHP100 for every approved Purchase Convert Peso transaction or US\$5 for every approved Purchase Convert Dollar Transaction</li> </ul>
Installment Processing Fee	NA	5% of the total remaining balance or PHP300 for PHP-denominated transactions or USD10 for USD-denominated transactions, whichever is higher
Click <a href="#">here</a> or complete reference of Fees & Charges.		