

**AMERICAN  
EXPRESS**

**\$50,000** maximum amount of loan

**1 - 12 months** Maturity

**Interest** 19.95 %

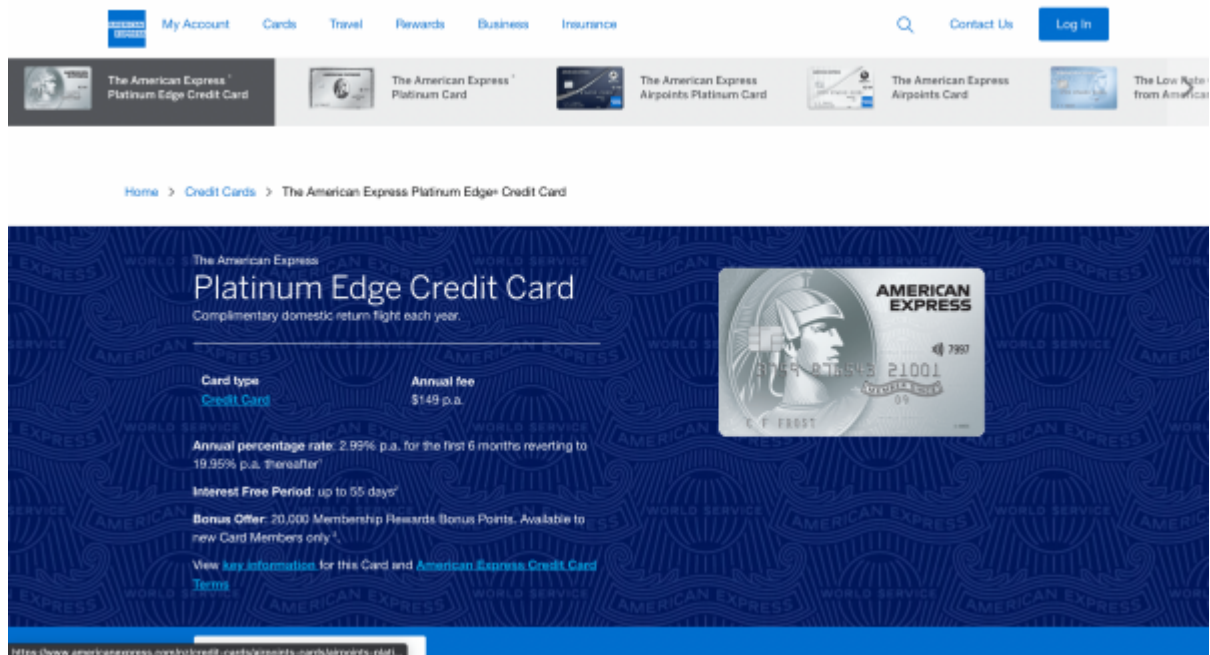
**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/american-express-platinum-edge-credit-card>

## American Express Platinum Edge Credit Card

### Quick overview

- **Amount:** \$1 000 - \$50 000
- **Term:** 1 - 12 months



The screenshot shows the American Express website's product page for the Platinum Edge Credit Card. The page features a navigation bar with links for My Account, Cards, Travel, Rewards, Business, Insurance, Contact Us, and Log In. Below the navigation bar is a horizontal menu with icons for various American Express cards: The American Express Platinum Edge Credit Card, The American Express Platinum Card, The American Express Airpoints Platinum Card, The American Express Airpoints Card, and The Low Rates from America. The main content area has a breadcrumb trail: Home > Credit Cards > The American Express Platinum Edge Credit Card. The card's name, 'Platinum Edge Credit Card', is prominently displayed, along with the benefit of a complimentary domestic return flight each year. A detailed table of terms and conditions is provided, including the card type (Credit Card), annual fee (\$149 p.a.), annual percentage rate (2.99% p.a. for the first 6 months, reverting to 19.95% p.a. thereafter), an interest-free period of up to 55 days, and a bonus offer of 20,000 Membership Rewards (Bonus Points) for new Card Members only. A link to view key information and terms is also present. An image of the Platinum Edge Credit Card is shown on the right side of the page. The URL at the bottom of the page is https://www.americanexpress.com/nz/credit-cards/airpoints-card/bonus-points-plat/.

Card type	Annual fee
Credit Card	\$149 p.a.

Annual percentage rate: 2.99% p.a. for the first 6 months reverting to 19.95% p.a. thereafter

Interest Free Period: up to 55 days\*

Bonus Offer: 20,000 Membership Rewards (Bonus Points). Available to new Card Members only.\*

View [key information](#) for this Card and [American Express Credit Card Terms](#)

### **A representative example**

Loan amount \$1 000 borrowed and fully repaid after 1 month of using the credit. Total amount payable = \$1 206. The fee would be \$206.