

# AMERICAN EXPRESS

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

**1 - 12 months** Maturity

**Interest** 19.95 %

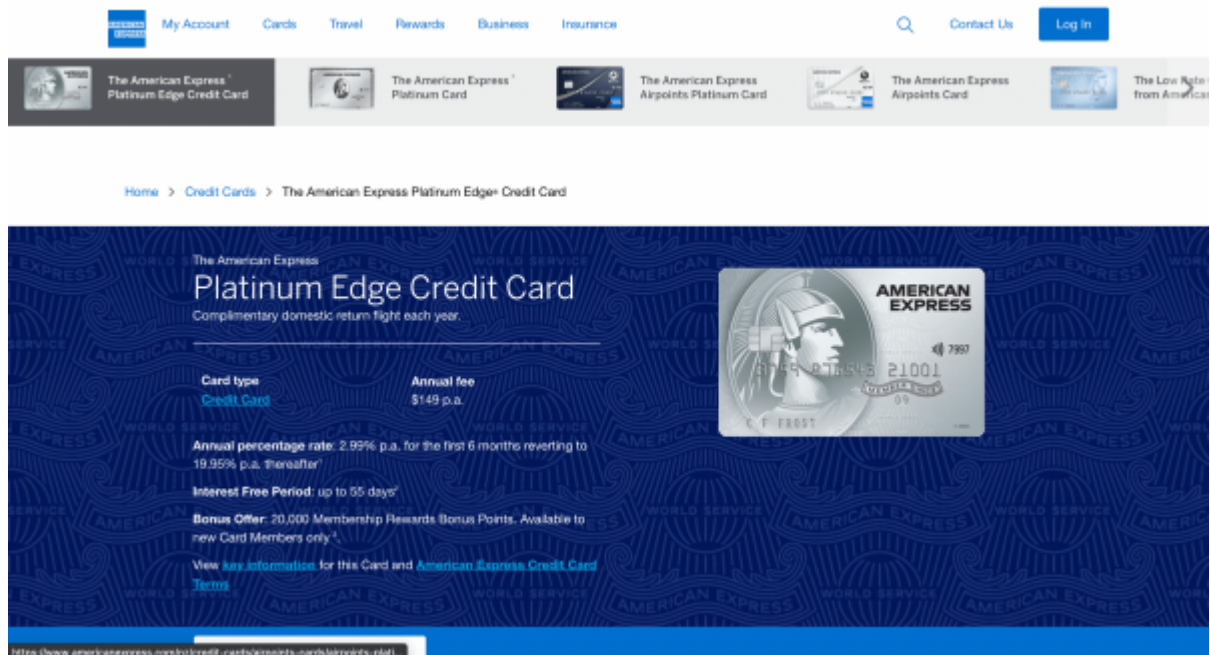
**24 hours** Loan processing time

<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 interface. At the top, there is a navigation bar with links for My Account, Cards, Travel, Rewards, Business, Insurance, Contact Us, and Log In. Below this is a horizontal menu of card types: 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 Rate from America. The main content area is titled "Home > Credit Cards > The American Express Platinum Edge Credit Card". The card details are displayed on a blue background with the American Express logo and a repeating pattern. The card is titled "Platinum Edge Credit Card" and features a complimentary domestic return flight each year. The card type is "Credit Card" and the annual fee is "\$149 p.a.". The annual percentage rate is "2.99% p.a. for the first 6 months reverting to 19.95% p.a. thereafter". The interest free period is "up to 55 days". A bonus offer of "20,000 Membership Rewards (Bonus Points. Available to new Card Members only)" is also mentioned. A link to "View key information for this Card and American Express Credit Card Terms" is provided. The URL at the bottom is "https://www.americanexpress.com/nz/credit-cards/airpoints-card/airpoints-plat/".

### **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.