

FORTUNE RECOMMENDS

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**Personal Finance** Education Business Solutions

The Centurion Card from American Express: A \$5,000-

a-year status symbol few can actually get

PERSONAL FINANCE > CREDIT CARDS >> AMERICAN EXPRESS CENTURION BLACK CARD REVIEW

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**CARD DETAILS** 

Earn 1X Membership Rewards points.

The Centurion Card from American Express

annual fee.

**REWARDS** 

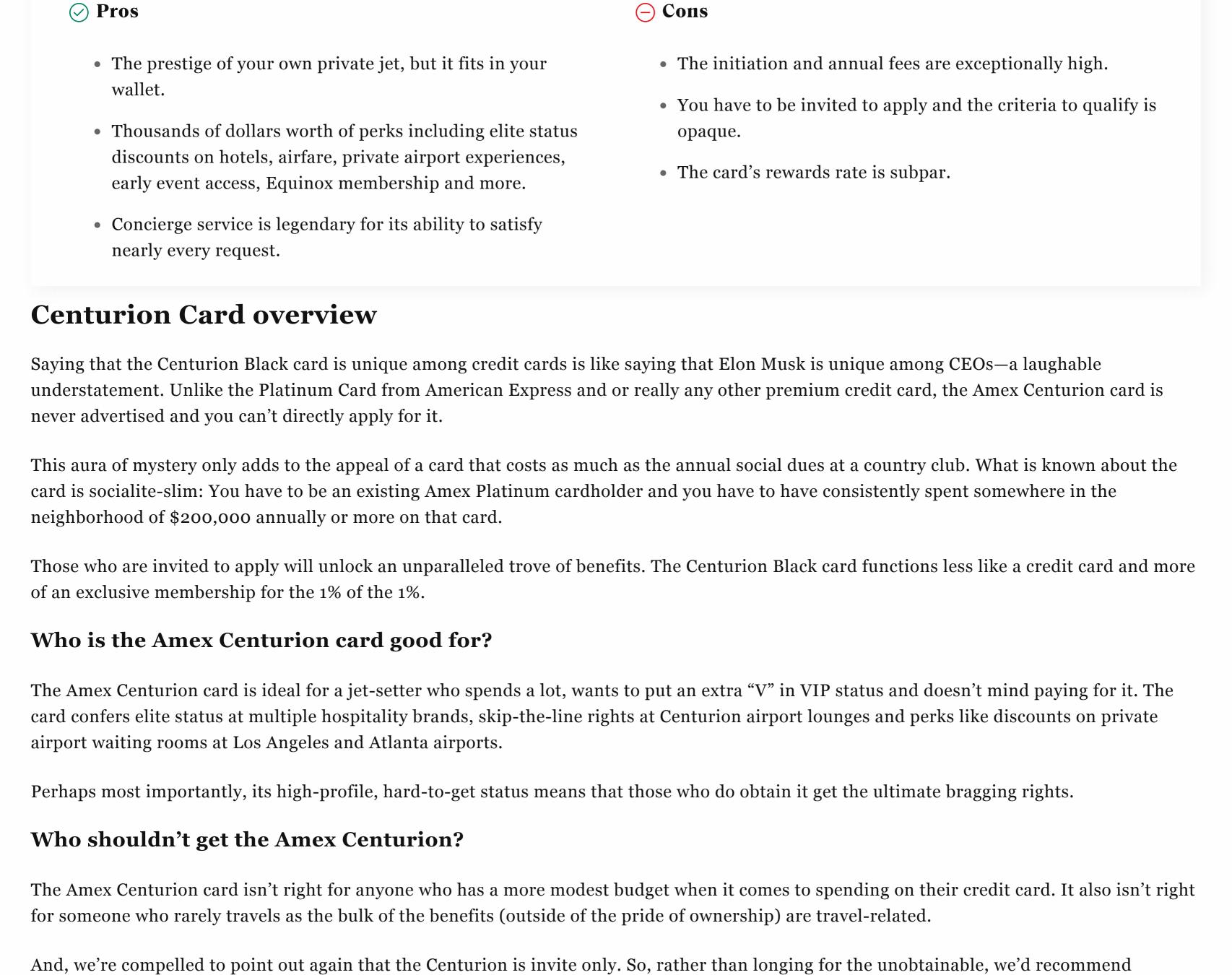
**Reward Rates** 

**QUALIFICATION** The Amex Centurion is invite-only. Annual fee \$5,000 **Initiation fee** \$10,000

All information about the Centurion® Card from American Express credit card has been collected independently by Fortune Recommends $^{\text{\tiny TM}}$ .

notoriously won't reveal what it takes to score an approval for this luxe travel card that carries a \$10,000 "initiation" fee and an ongoing \$5,000

Our take: Want to get the American Express Centurion card, known for its sleek metal as the Amex Black card? Good luck with that. Amex



For a card that's so far above the rest of the pack of ultra-premium cards as to basically be in its own category, the Amex Centurion card has a

However, keep in mind that the point of the Centurion card isn't the rewards but achieving the hard-to-get invitation to apply and unlocking the

Membership Rewards points are flexible, meaning they can be redeemed in multiple ways. Let's break down what you can do with the rewards

You can use your stash like cash to pay at checkout with eligible partners like Amazon, Best Buy and PayPal. Points are typically worth 0.7 cents

You can use Membership Rewards to book travel through AmexTravel using the Pay with Points feature. Using points this way will give you a

Business Centurion cardholders get a 50% points rebate when booking reward flights through Amex Travel.

Redeem for travel by transferring to airline and hotel partners

• Annual fee: \$5,000 plus a one-time initiation fee of \$10,000 when you open the account.

benefit which includes your pick of statement credits, discounts on future travel packages and more.

Centurion cardholders can bring up to two guests for free and can skip the line to enter if there's a wait.

value of 1 cent per point for flights and hotels in the Amex Fine Hotels & Resorts Collection, and 0.7 cents per point for prepaid hotel bookings,

surprisingly lackluster rewards rate of just 1 Membership Rewards point per dollar spent. And, there's no welcome bonus with this card.

## Pay with points at checkout

**Redeem for travel with Pay with Points** 

cruises, rental cars, and vacation packages.

interesting — and potentially, more valuable.

per point this way.

earned on the Centurion card.

rich perks that come with it.

checking out this list of best credit cards instead.

**Amex Centurion: How to earn rewards** 

**How to redeem Amex Centurion rewards** 

One of the best uses of Membership Rewards points is transferring them to one of Amex's airline partners. Amex has 18 airline partners and three hotel partners and in most cases you'll get more value from your Membership Rewards by transferring points to a partner. That's because when you use your rewards to book a flight through Amex Travel, a point is always worth 1 cent. For example, a \$300 flight

booked this way would cost 30,000 Membership Rewards points. But, transfer 30,000 points to an eligible transfer partner and things get more

Here's a quick example: We found a round trip nonstop flight from Miami to Toronto on Air Canada in June 2024 for \$377.90. That same flight

costs 27,400 Aeroplan points, meaning you save by transferring your rewards to Air Canada's Aeroplan program and booking directly.

Redeeming Membership Rewards for a statement credit is worth just 0.6 cents per point, making this one of the least valuable redemption

## You can redeem your rewards to buy gift cards from a variety of options including hotel brands, airlines, restaurant chains, retailers and more. The value of redeeming your rewards this way ranges from 0.5 to 1 cent per point, depending on the specific gift card.

• Foreign transaction fee: None.

• Purchase APR: 21.24% variable.

**Additional benefits** 

**Redeem for statement credits** 

Centurion card rates and fees

points boost, enhanced room upgrades and late checkout.

across the airfield directly to and from your aircraft.

**Credit cards similar to Amex Centurion** 

conveys your hotshot status, here are two to consider:

your status with United.

See Rates and Fees

**INTRO BONUS** 

**Annual Fee** 

your fingertips.

particularly at the airport.

ownership isn't the point.

J.P. Morgan Reserve Card vs. Amex Centurion

through security faster at select airports.

Redeem for gift cards

options.

This card is all about the perks, which fast-track you to an upscale experience when you travel, exercise and shop. • Elite hotel status: You'll get top-tier elite status with Hilton and IHG properties, which means benefits like room upgrades, points bonuses, food and beverage credits, and preferred check-in and checkout options. You'll also get Marriott Bonvoy Gold status, which comes with a

• Delta Air Lines Platinum Medallion status: This elite status tier with Delta means unlimited complimentary upgrades, waived fees for

bags and ticket changes, priority check-in and expedited baggage, reciprocal elite status with SkyTeam alliance airlines, and an annual choice

• 50% points rebate on airfare (Business Centurion only): Those who hold the Business version of the Centurion card will benefit from

• Skip-the-line Centurion airport lounge access: The Centurion cards offer the same lounge access as the Amex Platinum cards, which

includes Centurion lounges, Escape lounges, Delta Sky Club, Lufthansa Lounge, Plaza Premium Lounge, and Priority Pass Select, but only

• Two complimentary visits for PS airport service: PS allows you to skip the airline terminal at Los Angeles and Atlanta airports and go

through a private, line-free TSA screening, access dedicated customs and immigration services on arrival and relax as PS drivers escort you

• Access to Centurion Fine Hotels & Resorts: Enjoy a step beyond the Fine Hotels & Resorts program benefits offered to Amex Platinum

cardholders and includes upgrades confirmed at booking and a statement credit toward hotels booked with your card through Amex Travel.

• Trusted traveler application fee credits: Get either a \$100 statement credit for Global Entry or a credit of up to \$85 for TSA PreCheck —

Since the Centurion card has no equal and is invite-only, it's hard to compare it to other credit cards. But if you're looking for a credit card that

The J.P. Morgan card from Chase is also for those with bulging bank accounts, requiring an account with J.P. Morgan's private bank with

investable assets of at least \$10 million. If you meet that criteria, you can apply for the card, unlike the Amex Centurion. However, aside from

That rewards rate is far better than what's offered on the Centurion and the card comes with Priority Pass Select and Sapphire lounge access,

plus, unlike the Chase Sapphire Reserve version, the J.P. Morgan Reserve offers United Club membership, worth \$550 to \$650, depending on

If you want bragging rights, but are frustrated by the lack of an invitation to apply for the Centurion, the J.P. Morgan Reserve card will still let

the quiet luxury of owning a card that few can qualify for, the \$550-annual-fee card is a mirror image of the Chase Sapphire Reserve, right down

• CLEAR Plus credit: Receive a credit of up to \$369 per calendar year for a CLEAR Plus membership. Clear uses biometrics to get you

getting 50% of their points back when they book reward flights through Amex. Unfortunately the personal version of the Centurion card does

## • Hertz President's Circle status: This benefit comes with the Delta Platinum Medallion Status and includes a 50% points boost on rentals, a free additional driver, guaranteed car upgrades and skip the counter access to your confirmed car. • Equinox All-Access membership: Get annual credits toward an Equinox All-Access membership, which includes both in-person and

not offer this perk.

• International arrival services: Fly internationally in first or business class booked through Amex and get a dedicated guide to expedite you through customs and immigration. • Exclusive offers and events: Centurion cardholders will receive invites and access to exclusive dining, sporting and entertainment events, and more.

• Saks Fifth Avenue credits: Get a \$250 quarterly credit when you use your card to shop at Saks.

per a four-year period for Global Entry or four-and-a-half year period for TSA PreCheck.

online access to classes and facilities, and which would normally cost \$405 a month.

to its generous rewards on travel and dining. The card earns 10X points on hotels and car rentals when you purchase travel through Chase Ultimate Rewards® immediately after the first \$300 is spent on travel purchases annually, 5X points on flights through Chase Ultimate Rewards® immediately after the first \$300 is spent on travel purchases annually, 3X points on other travel and dining (including eligible food delivery services) not booked through Chase

immediately after the first \$300 is spent on travel purchases annually, 1X on all other purchases.

you flex your net worth — and you can apply for it through your J.P. Morgan client advisor.

The Platinum Card® from American Express vs. Amex Centurion

Delta Sky Club, Lufthansa lounges, Plaza Premium and Priority Pass Select.

Is the Amex Centurion right for you?

Frequently asked questions

Who is eligible for the Amex Centurion card?

\$300 Equinox credit, a \$189 CLEAR Plus application fee credit and more. Terms apply.

Earn 80,000 Membership Rewards® Points after spending \$8,000 on purchases on the Card in your first 6 months of card membership

The Platinum Card® from American Express

benefits, but you have to be willing to work it to get the most out of the perks.

hefty annual fee and extensive benefits.

**Purchase APR** See Pay Over Time APR View Offer > **Foreign Transaction Fee** None at Bankrate **OUR TAKE OTHER BENEFITS REWARDS** 

The Platinum Card® from American Express looks impressive when you pull it out of your wallet. Beyond good looks, the card grants access to a wide range of airport lounges and offers valuable credits and

The original status symbol card is available to anyone with excellent credit and a willingness to pay a \$695 annual fee. Although The Platinum

The Platinum Card earns 5x Membership Rewards® Points for flights booked directly with airlines or with American Express Travel (up to

Card® from American Express may not be as elitist as the Centurion, there are still plenty of people who consider it a mark of privilege given its

\$500,000 on these purchases per calendar year), 5x Membership Rewards® Points on prepaid hotels booked with American Express Travel and

1X on all other spending. Similar to the Centurion, the real benefit of the card isn't in the rewards rate but the perks. No other publicly available

card offers as widespread airport lounge access as the Platinum Card. Ownership includes access to the Centurion lounges, the Escape lounges,

The card also comes with a bevy of credits including a \$200 hotel credit for eligible prepaid bookings made through Amex Travel, a \$200 airline

incidental fee credit, a \$240 digital entertainment credit, a \$155 Walmart+ membership credit, \$200 in Uber Cash for rides or Uber Eats, a

You'll also enjoy Marriott Bonvoy Gold Elite status, Hilton Honors Gold status, and premium status with car rental programs for Avis, Hertz,

and National. And if you want someone to book your restaurant reservations or help you find the perfect gift, Platinum concierge service is at

The Amex Centurion card is right for someone who charges hundreds of thousands of dollars a year to their Amex Platinum and can score an

Getting an invite to apply is the end goal for most. If you do get one, you'll be in elite company, as comedian Jerry Seinfeld is rumored to be a

invite for the Platinum's elusive big sibling. Whether or not you'll get enough value out of the Centurion card to justify the high price of

Centurion cardholder and rappers from Nicki Minaj to Romeo have referenced the Amex Black card in their work.

Although you don't have to have net worth in the seven-digit range to be a cardholder, the Amex Platinum still offers plenty of clout,

\$695

What are the perks of the Amex Centurion card? How much is the credit limit on the Amex Centurion? Please note that card details are accurate as of the publish date, but are subject to change at any time at the discretion of the issuer. Please contact the card issuer to verify rates, fees, and benefits before applying. All information about the Centurion  $\mathbb R$  Card from American Express credit card has been collected independently by Fortune Recommends  $^{\scriptscriptstyle\mathsf{TM}}$ . Terms apply to American Express benefits and offers. Enrollment may be required for select American Express benefits and offers. Visit american express.com to learn more. Eligibility and Benefit level varies by Card. Terms, Conditions, and Limitations Apply. Please visit americanexpress.com/benefitsguide for more details. Underwritten by Amex Assurance Company. Read more • Help your travel dollars go the distance with the best travel credit cards. • The best airline credit cards help stretch your flight budget farther. • Earn free nights and other hotel perks with the best hotel credit cards. • Love to travel? Check out our list of the best no-annual-fee travel credit cards. Find credit cards that grant you cheap airline lounge access.

## The best Capital One Credit cards for every type of spender

**GLEN LUKE FLANAGAN** 

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December 12, 2024

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January 3, 2025

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16 best travel credit cards: Upgrade and elevate your next trip