

American Express Explorer Credit Card Benefits

Bonus Points Offer

75,000 Bonus Membership Rewards Points are available to new American Express Card Members who apply online by 1 July 2025, are approved, and spend \$4,000 or more on eligible purchases within the first 3 months of approval. Eligibility exclusions apply to current or previous American Express Cardholders (including David Jones Cards) within the past 18 months. Bonus points may take 8–10 weeks to credit after meeting the spend criteria.

Example: Spend \$2,500 on flights and \$1,500 on hotels within 3 months of approval to qualify.

Earn Rate on Spend

You will earn Membership Rewards Points for eligible purchases. For government-related purchases (e.g., ATO, Australia Post, local councils), the earn rate is 1 point per \$1 spent. Most everyday purchases earn points at the standard rate.

Exclusions: No points on annual fees, interest, cash advances, and foreign exchange fees.

Membership Rewards T&Cs

\$400 Annual Travel Credit

The Primary Card Member receives a \$400 annual Travel Credit for use on flights, hotels, and car hire booked through American Express Travel Online. The credit is valid for 12 months from the benefit anniversary date and must be used in a single transaction. If the travel booking is canceled, the credit is forfeited. Your account must be in good standing to use this benefit.

Example: Use your Travel Credit toward a return flight to Melbourne or a hotel booking via Amex Travel.

Lounge Access

Card Members receive two complimentary visits per calendar year to The Centurion Lounge locations in Australia. Access is subject to space availability, and additional guests may incur charges.

Eligible lounges include Sydney and Melbourne Centurion Lounges. Children under 17 enter free.

Travel Insurance

Complimentary travel insurance is included when the Card is used to pay for travel expenses. Insurance is underwritten by Chubb Insurance and is subject to eligibility, terms, conditions, and exclusions (e.g. age limits, pre-existing conditions). American Express does not provide personal advice regarding insurance suitability.

No Pre-set Spending Limit

The Explorer Card features a dynamic spending limit, which adjusts based on your credit profile and Card usage. While there is no preset limit, spending power may vary.

This isn't unlimited spending—factors like past payment history and spending patterns apply.

Additional Cards

You may add Additional Card Members aged 16 or older. The Primary Card Member is responsible for all charges incurred. Points earned on Additional Cards go to the Primary Card Member's account.

You can add up to 4 additional cards to share benefits and help earn more points.

Partner Airline & Hotel Programs

You may transfer points to various airline and hotel loyalty programs via Membership Rewards. You must be a member of the partner program to transfer points, and program T&Cs apply. Some partner programs may charge a joining fee.

Points for Travel, Gift Cards, or Shopping

Points can be redeemed through American Express Travel, Webjet, for gift cards, and to pay with points at selected retailers. Minimum redemption values and eligibility criteria apply. Not all Membership Rewards options are available to all members.

Example: 10,000 points = \$75 Webjet value or a \$50 gift card, depending on how you redeem.

Fraud Protection & Emergency Card Replacement

You won't be held liable for unauthorised transactions, provided you haven't contributed to or unreasonably delayed reporting the loss/theft of your Card. Emergency replacement is available 24/7.

Call 1300 363 687 in Australia or your nearest Amex Travel Office overseas.

Plan It™ Instalments

You can split eligible purchases into monthly instalments with a fixed monthly fee. Instalment plans are subject to approval and must be set up in your Online Account.

Useful for big-ticket items: e.g. \$1,200 purchase split into 3 payments of \$400 + monthly fee.

The Hotel Collection

Eligible bookings of two or more consecutive nights at participating hotels may qualify for a hotel credit (e.g., for dining or spa) up to USD \$100. Terms apply. Hotel upgrades are subject to availability at check-in.

[More on The Hotel Collection](#)

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