

American Express Platinum Business Credit Card Benefits

Bonus Points Offer

New American Express Card Members who apply by **27 May 2025**, are approved, and spend **\$12,000 or more on eligible purchases within the first 3 months** of approval will receive **Up to 270,000 Membership Rewards Bonus Points**. This includes an additional 20,000 Bonus Points on top of the standard 250,000-point offer. T&Cs apply. Available for new American Express Card Members only

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 \$7,000 on business equipment and \$5,000 on travel within 3 months of approval to qualify.

Earn Rate on Spend

You will earn Membership Rewards Points for eligible purchases as follows:

- **2.25 points per \$1** spent on eligible business purchases (excluding government bodies).
- **1 point per \$1** spent on government body purchases.

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

Membership Rewards T&Cs

Points can be redeemed for travel, gift cards, merchandise, or transferred to over 10 major airline reward partner programs and hotels.

Lounge Access

Card Members receive **unlimited access** to over 1,400 airport lounges worldwide, including The Centurion® Lounge and Priority Pass™ lounges.

Access is subject to space availability, and additional guests may incur charges.

Hotel Benefits

Enjoy complimentary **Accor Plus membership** (valued at \$399 p.a.), providing benefits such as a free night's stay each year and up to 50% off dining at participating hotels.

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 Platinum Business Card features a dynamic spending limit, which adjusts based on your credit profile and Card usage.

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.

Business Tools

Access a suite of business tools, including expense management solutions and detailed reporting to help manage your business finances effectively.

Fees and Charges

- **Annual Fee:** \$875 for the first year (normally \$1,750 p.a.).
- **Additional Card Fee:** \$99 per Additional Card.
- **Foreign Currency Conversion Fee:** 3% of the converted amount.
- **Late Payment Fee:** \$30.
- **Minimum Monthly Repayment:** 2.5% of the closing balance or \$30, whichever is greater.

Eligibility Criteria

To be eligible for the American Express® Platinum Business Card:

- Must be aged 18 years or over.
- Must be an Australian citizen, permanent resident, or hold a long-term visa (12 months or more).
- Must have no history of bad debt or payment default.
- Must agree to access statements online through American Express.
- Must agree to a credit check as part of the application.

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