

# **American Express Essential Credit Card**

## **Benefits** Bonus Points Offer

New American Express Card Members who apply online by **27 January 2026**, are approved, and spend \$3,000 or more on eligible purchases within the first 3 months will receive **40,000 Membership Rewards Bonus Points**.

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 \$1,500 on groceries and \$1,500 on utility bills within 3 months of approval to qualify.* **Earn Rate on Spend**

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

- 5 points per \$1 spent on eligible eats & drinks purchases in Australia.
- 3 points per \$1 spent on selected streaming subscriptions in Australia.
- 2 points per \$1 spent at selected major retailers in Australia.
- 1 point per \$1 spent on all other eligible purchases, including government spend.

Accelerated earn rates are capped at 10,000 points per month; thereafter, the earn rate reverts to 1 point per \$1 on all eligible spend.

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

## *fees.* **Membership Rewards**

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

## **Smartphone Screen Cover**

Provides coverage for screen repairs up to \$500 when the smartphone is purchased outright or on a monthly contract using the Card. A 30-day waiting period applies if the monthly contract is switched to the Card.

*Example: If your phone screen cracks and it was purchased with your Amex Essential Rewards Card, you can claim up to \$500 for repairs.*

## **Card Purchase Cover**

Protects eligible items against accidental damage or theft within 90 days of purchase. **Card Refund Cover**

Offers a refund on eligible items if the retailer refuses to accept a return within a specified period. **Buyer's Advantage Cover**

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Extends the manufacturer's warranty on eligible purchases by up to 12 months.

*Terms, conditions, and exclusions apply to all insurance benefits. Please refer to the full Insurance Terms and Conditions document for detailed information.*

### **Plan It® Instalments**

Allows Card Members to split eligible purchases over \$100 into equal monthly instalments with no interest and a fixed monthly fee.

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

### **fee. Mobile Wallet Compatibility**

Supports Apple Pay, Google Pay, and Samsung Pay.

### **Amex Offers**

Access to exclusive offers and experiences.

### **Fees and Charges**

- Monthly Fee: \$9 (equivalent to \$108 annually).
- Interest Rate: 23.99% p.a. on purchases.
- 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. •
- Additional Cardholders: Up to 4 at no extra cost.

### **Eligibility Criteria**

To be eligible for the American Express Essential Rewards Credit 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.

*This document is for informational purposes only and is not a substitute for the full American Express Terms and Conditions, available via [americanexpress.com.au](https://americanexpress.com.au).*

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