

# **American Express Platinum Card Benefits**

## **Bonus Points Offer**

New Card Members can earn 150,000 bonus Membership Rewards Points when applying online by 9 September 2025. To qualify, you must be approved and spend \$5,000 or more on eligible purchases within the first 3 months. This offer is exclusive to new applicants and is not available to previous American Express Card Members who have held an American Express card in the last 18 months. Bonus points will be credited to your account approximately 8–10 weeks after the spend threshold is met.

*Example: Make a large purchase like a business-class flight or pay your bills to easily hit the \$5,000 spend requirement.*

## **Membership Rewards Points Earn Rate**

Earn 2.25 Membership Rewards Points per \$1 spent on eligible airlines, restaurants, and major travel bookings, including flights and hotel stays. Earn 1 point per \$1 spent on government payments and select services. Points can be transferred to a wide selection of airline and hotel partners or redeemed for a variety of rewards such as travel, shopping, and gift cards.

*Exclusions: Points are not earned on fees, interest charges, cash advances, or balance*

*transfers. [Membership Rewards T&Cs](#)*

## **Membership Rewards Terms & Conditions**

Points are earned as per the rate outlined above, and can be redeemed or transferred according to the terms of the Membership Rewards program. Redemption options and transfer partners are subject to change.

## **Up to \$450 Travel Credit Each Year**

Receive a \$450 annual Travel Credit when booking eligible flights, hotel stays, or car rentals through American Express Travel. The credit must be used in one single transaction and will expire 12 months from the date of issuance. If you cancel your booking, the travel credit will be forfeited.

*Example: Use this credit to offset the cost of booking flights or hotels for your next vacation.*

## **Platinum Concierge & 24/7 Assistance**

Enjoy personalised assistance around the clock with Platinum Concierge, providing help with booking travel, making dining reservations, securing event tickets, or even planning bespoke experiences. The Concierge service is available 24/7 for eligible Platinum Card Members, ensuring expert support whenever you need it.

## **Airport Lounge Access Worldwide**

Benefit from access to more than 1,400 luxury airport lounges worldwide, including The Centurion® Lounge, Priority Pass™, Plaza Premium Lounges, and Delta Sky Clubs (when flying Delta). Some lounge programs require prior enrolment. Guest access rules may vary depending on the lounge.

*Example: Relax in The Centurion Lounge at LAX or unwind in a Priority Pass lounge at Singapore Changi Airport.*

## **Comprehensive Travel Insurance**

When you use your American Express Platinum Card or Membership Rewards Points to pay for travel, you receive a comprehensive domestic and international travel insurance package. Coverage includes

medical, trip cancellation, lost luggage, and more. This insurance is provided by Chubb and is subject to

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eligibility requirements and exclusions.

### **Fine Hotels + Resorts Program**

As part of the Fine Hotels + Resorts program, enjoy premium benefits when booking luxury stays, such as daily breakfast for two, room upgrades (subject to availability), 4pm late checkout, and a unique property amenity valued at approximately USD \$100. These perks help elevate your hotel experience wherever you stay.

*Explore the Fine Hotels + Resorts options for the best luxury stays.*

### **The Hotel Collection**

Take advantage of a hotel credit of up to USD \$100 when booking a two-night (or more) stay at participating properties. This credit can be used for qualifying dining, spa, or resort charges during your stay. Room upgrades are available, subject to availability.

*Example: Book a stay at one of the exclusive properties and enjoy extra perks like spa credits or meals.*

### **Platinum International Airline Program**

Enjoy savings of up to 20% on First and Business Class fares when booking through the Platinum Travel Service with selected partner airlines. This offer gives you greater flexibility and comfort for international travel.

### **Additional Cards**

You can add up to 4 complimentary Additional Platinum Cards to your account, with unlimited no-fee Additional Gold Cards. All points earned from these Additional Cards will contribute to your Membership Rewards balance. Please note that the Primary Card Member is responsible for all charges made on these cards.

*Example: Share the benefits of Platinum membership with family or friends while consolidating your rewards.*

### **Fraud Protection & Emergency Services**

You will not be held liable for any unauthorised transactions on your card, provided you take reasonable care. American Express provides 24/7 emergency Card replacement and emergency cash assistance, ensuring you're covered in case of loss or theft.

### **Plan It™ Instalments**

You have the option to split large purchases into equal monthly instalments through your Online Account. A fixed monthly fee applies, and eligibility is subject to approval. This feature can be useful for managing larger expenses without affecting your day-to-day cash flow.

*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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