

American Express Platinum Card Benefits

Bonus Points Offer

New Card Members can earn 200,000 bonus Membership Rewards Points when applying online by 2 December 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.

Amazon Prime Subscription Credit

Benefit Limit is \$84 per calendar year: The benefit value is capped at \$84 in each calendar year, whether you are on a monthly or annual subscription. You cannot carry any unused benefit value from one calendar year into the next. If Amazon increases its subscription fees at any time, this benefit will not cover any amount exceeding the benefit limit and you must cover the difference.

Primary Card Member Only: The benefit is only available to the Primary American Express Australia Platinum Card Member using their Platinum Card; it is not available for payments made with any Additional Card.

Enrol Your Card First: You must first enrol your Platinum Card before paying your Amazon Prime subscription to qualify for the benefit. Only subscriptions paid after enrolment are eligible for the benefit. You should ensure that your Platinum Card is set as your default payment method with Amazon Prime to avoid missing the benefit. If you use another card to pay your Amazon Prime at any time, you will not be eligible for the benefit for payments made on that card.

Eligible Payments: Both monthly and annual subscriptions are eligible. The benefit only applies to Amazon Prime subscription payments, and excludes any additional purchases or charges, such as Prime Video purchases.

Expiry or Withdrawal of Prime Benefit: The Amazon Prime benefit will expire on 31 December 2025.

American Express can withdraw the Amazon Prime benefit at any time by giving you 60 days' notice. After the expiry or withdrawal of the benefit, credits will cease but your Amazon Prime subscription will continue unless you cancel it. You may cancel your Amazon subscription at any time by accessing 'Manage Prime Membership' on your Amazon account and changing your membership settings.

Direct Payments Only: Your Amazon Prime subscription must be made in Australian Dollars online at amazon.com.au/prime or via the Amazon Prime app to be eligible for the benefit. If you pay using third party payment providers, such as PayPal or Buy Now Pay Later providers, you will not be eligible for the benefit.

About Credits: Credit(s) should appear on your billing statement within 30 days from the date of subscription payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.

Your use of Amazon Prime: Your use of the Amazon Prime service (including your subscription) is governed solely by Amazon Prime's terms and conditions (including privacy policies). American Express is not responsible in any way for Amazon or its services. Inquiries or complaints related to the Amazon Prime service should be directed to Amazon Customer Service. Amazon, Amazon Prime, Prime Video, Amazon Music and all related logos are trademarks of Amazon.com, Inc. and its affiliates. Prime Free Delivery excludes select remote areas. Starting 2 July 2024, Prime Video will include limited ads.

Our General Offer Terms: Our General Offer Terms also apply to the Amazon Prime benefit and contain important additional terms.

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 eligibility requirements and exclusions.

Fine Hotels + Resorts Program

Enjoy premium benefits when you book through American Express Travel at over 1,600 luxury properties worldwide. With each eligible stay, you could unlock perks valued at an average of **US\$550**, including:

- Noon check-in, when available
- Room upgrade on arrival, when available
- Daily breakfast for two (minimum value of US\$60 per room, per day)
- A unique property benefit valued at **US\$100** (such as a dining or spa credit) •

Complimentary Wi-Fi

- Guaranteed 4pm late check-out

Available only to eligible Platinum Charge and Centurion® Card Members. Bookings must be made with an eligible Card and paid in full using the same Card or another eligible American Express® Card in the Card Member's name. The Card Member must be travelling on the booking. Benefits are per room, per stay (limit of 3 rooms). Back-to-back bookings at the same property may be treated as one stay and may not qualify for repeated benefits. Some properties, dates or room types may be excluded. Terms apply.

The Hotel Collection

Stay two or more consecutive nights at participating properties and receive:

- Up to **US\$100 in hotel credit** to spend on qualifying dining, spa, or resort services •

Room upgrade on arrival, when available

Available to eligible Card Members when bookings are made through American Express Travel Online or the Platinum Travel Service and paid using an eligible Card in the traveller's name. One credit per room, per stay. Back-to-back stays may not be eligible for repeated benefits. Terms apply.

Complimentary Accor Plus Membership

An annual Accor Plus membership is valued at AU\$399, found at accorplus.com/au/benefits as at 1 August 2022. Enrolment is required to receive a complimentary Accor Plus membership. An Accor Plus membership is available only to the Primary Platinum Card Member. Membership privileges will only be granted on presentation of a valid membership card and a member must identify themselves as an Accor Plus member at time of booking. Accommodation bookings must be made through all.accor.com or accorplus.com. American Express reserves the right to instruct Accor Plus to cancel your membership if you cease to be a Platinum Card Member or your account is not in good standing. Complimentary membership is a continuing benefit of your American Express Platinum Card, however American Express reserves the right to discontinue the benefit, upon providing you with

reasonable notice. Once enrolled, enrolment continues for at least 12 months. If you become ineligible for this benefit or if this benefit ends, the Accor Plus membership standard eligibility criteria will apply to you. Visit accorplus.com for full membership conditions, benefits and participating properties. Room allotment for Stay Plus complimentary night stays are limited each night per participating property and must be made by visiting and booking through all.accor.com or accorplus.com. Membership privileges are subject to exceptions listed at accorplus.com/au/benefits-exceptions.

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.

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