

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.

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.

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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