

American Express Explorer Credit Card Benefits

Bonus Points Offer

50,000 Bonus Membership Rewards® Points are only available to new American Express Card Members who apply online by 3 February 2026, are approved and spend \$4,000 or more on eligible purchases on your new Card in the first 3 months from the Card approval date. Eligible purchases do not include Card fees and charges, for example annual fees, interest, late payment, cash advances, balance transfers, traveller's cheques and foreign currency conversion. Please allow 8-10 weeks for the bonus points to be credited to your Account after the spend criteria has been met. Card Members who currently hold or who have previously held any Card product issued by American Express Australia Limited in the past 18 months are ineligible for this offer. The American Express Explorer® Credit Card has an annual Card fee of \$395. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

Earn Rate on Spend

You will earn Membership Rewards Points for eligible purchases. For government-related purchases (e.g., ATO, Australia Post, local councils), the earn rate is 1 point per \$1 spent. Most everyday purchases earn points at the standard rate.

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

[Membership Rewards T&Cs](#)

\$400 Annual Travel Credit

The Primary Card Member receives a \$400 annual Travel Credit for use on flights, hotels, and car hire booked through American Express Travel Online. The credit is valid for 12 months from the benefit anniversary date and must be used in a single transaction. If the travel booking is canceled, the credit is forfeited. Your account must be in good standing to use this benefit.

Example: Use your Travel Credit toward a return flight to Melbourne or a hotel booking via Amex Travel.

Lounge Access

Card Members receive two complimentary visits per calendar year to The Centurion Lounge locations in Australia. Access is subject to space availability, and additional guests may incur charges.

Eligible lounges include Sydney and Melbourne Centurion Lounges. Children under 17 enter free.

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 Explorer Card features a dynamic spending limit, which adjusts based on your credit profile and Card usage. While there is no preset limit, spending power may vary.

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.

You can add up to 4 additional cards to share benefits and help earn more points. 04/17/2025 AXP

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Partner Airline & Hotel Programs

You may transfer points to various airline and hotel loyalty programs via Membership Rewards. You must be a member of the partner program to transfer points, and program T&Cs apply. Some partner programs may charge a joining fee.

Points for Travel, Gift Cards, or Shopping

Points can be redeemed through American Express Travel, Webjet, for gift cards, and to pay with points at selected retailers. Minimum redemption values and eligibility criteria apply. Not all Membership Rewards options are available to all members.

Example: 10,000 points = \$75 Webjet value or a \$50 gift card, depending on how you redeem.

Fraud Protection & Emergency Card Replacement

You won't be held liable for unauthorised transactions, provided you haven't contributed to or unreasonably delayed reporting the loss/theft of your Card. Emergency replacement is available 24/7.

Call 1300 363 687 in Australia or your nearest Amex Travel Office overseas.

Plan It™ Instalments

You can split eligible purchases into monthly instalments with a fixed monthly fee. Instalment plans are subject to approval and must be set up in your Online Account.

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

The Hotel Collection

Valid only for new The Hotel Collection bookings of at least two consecutive nights with participating providers made through American Express Travel Online (americanexpress.com.au/travel or americanexpress.com.au/thc), Platinum Travel Service or Centurion Travel Service. Online bookings currently only available to Primary Card Members. The following American Express Card Members are eligible to book through The Hotel Collection: American Express® Rewards Advantage Card, American Express® Explorer Credit Card, American Express® Platinum Reserve Credit Card, American Express® Gold Card, American Express® Gold Business Card, American Express® Platinum Card, American Express® Business Platinum Card® and American Express® Centurion Card. Payment must be made in full with an eligible American Express Card in the Card Member's name. Card Member must travel on itinerary booked to be eligible for benefits described. Membership Rewards® points and Platinum Travel Credit cannot be used towards The Hotel Collection bookings as payment.

The eligible Card Member will receive the credit as a deduction from the final hotel bill when checking out of the hotel; they will receive \$1 for each eligible dollar spent up to \$100 USD. Eligible spend includes dining, spa and resort activities. Eligible spend does not include charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see hotel front desk for details. Credit must be used in conjunction with initial stay and cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. Limit one credit per room, per stay. Three-room limit per Card Member per stay; back-to-back stays within a 24-hour period at the same property considered one stay. If an eligible Card Member

cancels their room, any additional rooms will no longer qualify for benefits as the eligible Card Member must be staying at the hotel. Participating providers and benefits subject to change. Taxes, surcharges and additional fees are as supplied by the hotel at the time of reservation; however they are subject to change and will be charged as applicable at the time of settlement of your hotel account. Note that payments made in foreign currencies will be subject to a foreign currency conversion and fee at the time of payment upon departure. You may be able to use Membership Rewards® points and/or the Travel Credit on the American Express Travel website as payment towards The Hotel Collection, if the selected hotel and room type provides you the option to prepay in advance.

A one category room upgrade is based on availability and eligibility at check-in to the hotel.

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