

# **American Express Platinum Business Credit Card Benefits**

## **Bonus Points Offer**

New American Express Card Members who apply by **13 January 2026**, are approved, and spend **\$12,000 or more on eligible purchases within the first 3 months** of approval will receive **300,000 Membership Rewards Bonus Points**.

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.

Bonus points may take 8–10 weeks to credit after meeting the spend criteria.

*Example: Spend \$7,000 on business equipment and \$5,000 on travel within 3 months of approval to qualify.* **Earn Rate on Spend**

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

- **2.25 points per \$1** spent on eligible business purchases (excluding government bodies).
- **1 point per \$1** spent on government body purchases.

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

## **Membership Rewards T&Cs**

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

## **Lounge Access**

Card Members receive **unlimited access** to over 1,550 airport lounges worldwide, including The Centurion® Lounge and Priority Pass™ lounges.

*Access is subject to space availability, and additional guests may incur charges.*

## **Hotel Benefits**

Enjoy complimentary **Accor Plus membership** (valued at \$399 p.a.), providing benefits such as a free night's stay each year and up to 50% off dining at participating hotels.

## **ALL Accor+ Explorer Membership**

An annual ALL Accor+ Explorer Membership is valued at AU\$349, found at [accorplus.com/au/benefits](https://accorplus.com/au/benefits) as at 1 October 2025. Eligible American Express Card Members are required to enrol to receive a complimentary ALL Accor+ Explorer membership. An ALL Accor+ Explorer 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 ALL Accor+ Explorer member at time of booking. Accommodation bookings must be made in advance through the ALL.com app. 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 ALL Accor+ Explorer membership standard eligibility criteria will apply to you. A Stay Plus Free Night may be subject to availability at participating properties. Use of the Stay Plus is subject to the conditions as listed on [accorplus.com/au/terms-and-conditions](https://accorplus.com/au/terms-and-conditions). Membership privileges are subject to exceptions listed at [accorplus.com/au/benefits-exceptions](https://accorplus.com/au/benefits-exceptions). Dining and drinks discounts do not apply to room service, mini bars, meeting rooms, selections from the kids' menus or takeaways; and public holidays or during special events. For more information, please visit here: [accorplus.com/benefits/more-flavours](https://accorplus.com/benefits/more-flavours). Dining privileges are subject to the Accor Plus membership terms and conditions which are found here: [accorplus.com/au/terms-and-conditions](https://accorplus.com/au/terms-and-conditions).

## **Fine Hotels + Resorts**

Average US\$550 value based on FHR bookings in 2023 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability and use of benefits. Fine Hotels + Resorts (FHR) program benefits are available for new bookings made through American Express Travel with participating properties and are valid only for eligible Platinum Charge Card Members and Centurion® Members. Platinum Credit Card Members who are not also Australian Platinum Charge Card Members or Centurion® Members, are not eligible for FHR program benefits. Bookings must be made using an eligible Card and must be paid using that Card, or another American Express® Card, in the eligible Card Member's name, and that Card Member must be travelling on the itinerary booked. Noon check-in and room upgrade are subject to availability and are provided at check-in; certain room categories are not eligible for upgrade. The US\$100 credit will be applied to eligible charges up to the amount of the credit. To receive the US\$100 credit, the eligible spend must be charged to your hotel room. The US\$100 credit will be applied at check out. Advance reservations are recommended for certain US\$100 credits. The type and value of the daily breakfast (for two) varies by property; breakfast will be valued at a minimum of US\$60 per room per day. To receive the breakfast credit, the breakfast bill must be charged to your hotel room. The breakfast credit will be applied at check-out. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at check-out. Benefits are applied per room, per stay (with a three-room limit per stay). Back-to-back stays booked by a single Card Member, Card Members staying in the same room or Card Members travelling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional FHR benefits ("Prohibited Action"). American Express and the property reserve the right to modify or revoke FHR benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your FHR benefits. Benefit restrictions vary by property. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To be eligible for FHR program benefits, your eligible Card Account must not be cancelled. For additional information, please call the number on the back of your Card.

## **The Hotel Collection**

Valid only for new The Hotel Collection bookings of a minimum of two consecutive nights with participating providers made through American Express Travel Online ([americanexpress.com.au/travel](https://americanexpress.com.au/travel) or [americanexpress.com.au/thc](https://americanexpress.com.au/thc)), Platinum Travel Service or Centurion Travel Service. Online bookings currently only available to Primary Card Members. 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. Primary Card Member may be able to use Membership Rewards® points and the Platinum Travel Credit on the American Express Travel website or on request through Platinum Travel Service or Centurion Travel Service as payment towards The Hotel Collection, if the selected hotel and room type provides you the option to prepay in advance. 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 US\$100. 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 booked by a single Card Member, Card Members staying in the same room or Card Members traveling in the same party within a 24-hour period at the

same property are considered one stay and are ineligible for additional The Hotel Collection benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke The Hotel Collection benefits at any time without notice if we or they determine, in our or their sole discretion, that you have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your the Hotel Collection benefits. 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. A one category room upgrade is based on availability and eligibility at check-in to the hotel.

## **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).

*AmericanExpress does not provide personal advice regarding insurance suitability.*

## **No Pre-set Spending Limit**

The Platinum Business Card features a dynamic spending limit, which adjusts based on your credit profile and Card usage.

*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.

## **Business Tools**

Access a suite of business tools, including expense management solutions and detailed reporting to help manage your business finances effectively.

## **Fees and Charges**

- **Annual Fee** \$1,750 p.a.
- **Additional Card Fee:** \$99 per Additional Card.
- **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.

## **Eligibility Criteria**

To be eligible for the American Express® Platinum Business 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).*