

American Express Platinum Business Credit Card Benefits

Bonus Points Offer

New American Express Card Members who apply by 14 July 2026, are approved, and spend \$12,000 or more on eligible purchases within the first 3 months of approval will receive **350,000 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 apply.

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 **ALL Accor+ Explorer membership** (valued at AU\$349 p.a.), providing benefits such as two complimentary 'Stay Plus' nights each year and dining discounts at participating hotels.

ALL Accor+ Explorer Membership

Eligible American Express Card Members are required to enrol to receive a complimentary ALL Accor+ Explorer membership.

Membership is available only to the Primary Platinum Card Member. Privileges are granted on presentation of a valid membership card. Accommodation bookings must be made in advance through the ALL.com app.

American Express reserves the right to discontinue the benefit or cancel membership if you cease to be a Platinum Card Member or your Account is not in good standing. A Stay Plus Free Night may be subject to availability. Dining and drinks discounts do not apply to room service, mini bars, meeting rooms, kids' menus, takeaways, public holidays, or special events.

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.

FHR benefits are available for new bookings through American Express Travel with participating properties and are valid only for eligible Platinum Charge Card Members and Centurion® Members.

Bookings must be made and paid using an eligible Card. Noon check-in, room upgrades, and US\$100 credits apply per property terms. Benefits are per room, per stay, and back-to-back stays may affect eligibility.

The Hotel Collection

Valid only for new bookings of at least two consecutive nights with participating providers via American Express Travel Online, Platinum Travel Service, or Centurion Travel Service. Payment must be made in full with an eligible

Card. Benefits include up to US\$100 credit per stay. Back-to-back stays or multiple rooms may affect eligibility. Participating providers and benefits are subject to change.

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 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.*

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