

AMEX Velocity Platinum Benefits Terms & Conditions

100,000 Bonus Velocity Points

70,000 Bonus Velocity Points when you apply online by 30 April 2026, are approved and spend \$5,000 on eligible purchases on your new American Express Velocity Platinum Card within the first 3 months from the Card approval date.

Plus, 30,000 additional Bonus Velocity Points when you spend a minimum of \$1 on your Card within 90 days of paying your second-year annual Card fee.

Eligibility Criteria

This offer is only available to new American Express Card Members.

Card Members who currently hold or who have held any Card product issued by American Express Australia Limited in the preceding 18 months are not eligible for this offer.

Eligible Purchases

Eligible purchases do not include:

- Card fees and charges (including annual fees)
- Interest charges
- Cash advances
- Balance transfers
- Traveller's cheques
- Foreign currency transactions
- Business transactions

Bonus Velocity Points will be credited to the eligible Card Member's Velocity Frequent Flyer account 8–10 weeks after the spend criteria have been met.

Velocity Points are subject to the American Express Velocity Cards Points Terms and Conditions and the Velocity Frequent Flyer Program Terms and Conditions.

A \$440 annual Card fee applies.

This offer is not valid in conjunction with any other advertised or promotional offer.

Additional Information

Velocity Points are earned and subject to the [American Express Velocity Cards Points Terms and Conditions](#) and the [Velocity Frequent Flyer program terms](#).

A \$440 annual fee applies.

This offer is not valid in conjunction with any other advertised or promotional offer.

Complimentary Domestic Return Virgin Australia Flight

Complimentary Domestic Return Virgin Australia Flight: The complimentary domestic economy Virgin Australia return flight is only available between selected Australian cities and is available for booking by American Express Velocity Platinum Primary Card Members each year after the anniversary of your Card Membership. All flights are subject to availability and neither Virgin Australia nor American Express guarantees that seats or tickets will be available on the dates or at the times you may wish to fly. Seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around public holidays, school holidays or special events. Some flights may not have any seats available for redemption. Route availability is subject to change without notice. All travel is subject to the American Express Velocity Platinum Card Benefits Terms and Conditions available [here](#) and travel is subject to Virgin Australia Conditions of Carriage available at [Conditionsofcarriage/VirginAustralia.com](https://www.virgin.com.au/conditionsofcarriage/VirginAustralia.com).

Velocity Platinum Card Insurance

Insurance benefits are subject to terms, conditions, exclusions and benefit limits (including maximum age limits and pre-existing medical condition exclusions).

You must use your American Express Velocity Platinum Credit Card to pay for eligible travel arrangements to receive cover under the travel insurance benefits and use your Card to pay for eligible items to receive cover under the retail insurance benefits.

It is important you read the [American Express Velocity Platinum Credit Card Insurance Terms and Conditions](#) and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation, or needs.

Insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to the cover is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy and do not have an agreement with Chubb. American Express is not the insurer and does not act as agent for Chubb.

Virgin Australia Lounge Access

Virgin Australia Lounge Access: The American Express Velocity Platinum Card Virgin Australia Lounge Access is subject to the [American Express Velocity Platinum Card Benefits Terms and Conditions](#). The Virgin Australia Lounge Access provides the Primary Card Member with access to Virgin Australia lounges at Australian domestic airports whenever they are flying on a Virgin Australia operated domestic flight on the same day. To qualify for Virgin Australia Lounge Access, your Card Account with American Express must be in good standing. American Express Velocity Platinum Primary Card Members will receive 12 months of lounge access on your Velocity membership. Enrol via your online American Express Account. This is your benefit anniversary date. After enrolling, activate the VA Lounge Access by making an Eligible Transaction on your American Express Velocity Platinum Card. Eligible Transaction does not include annual Card fees, cash advances, interest, balance transfers, fees and charges for traveller's cheques and foreign currencies. After 12 months, at each subsequent benefit anniversary, make an Eligible Transaction on your Velocity Platinum Card to reactivate the VA Lounge Access. Please allow up to 7 days for the benefit to be processed on to the Primary Card Member's Velocity membership. The Primary Card Member must provide their Velocity Frequent Flyer membership details to Virgin Australia lounge staff and present same day boarding pass on a Virgin Australia flight. Additional Card Members are not eligible. Virgin Australia lounge access is subject to

space availability. Virgin Australia lounge is owned and operated by Virgin Australia Airlines Pty. Ltd. in selected domestic airports in accordance with Virgin Australia lounge Terms and Conditions, available at virginaustralia.com/lounge and as amended from time to time.

Virgin Australia Guest Lounge Access

Two single-entry Virgin Australia lounge passes will be issued annually to the Primary Card Member's Velocity Frequent Flyer membership account on or after each Card Membership anniversary.

Additional Card Members are not eligible.

Complimentary Guest Lounge Passes are not transferable but may be used by a guest travelling with the Primary Card Member.

Lounge access is subject to Virgin Australia lounge Terms and Conditions available at virginaustralia.com/lounge.

Velocity Frequent Flyer Status Credits

Velocity Frequent Flyer Status Credits are subject to the [American Express Velocity Platinum Card Benefits Terms and Conditions](#). 50 Velocity Frequent Flyer Status Credits will be awarded when you spend \$25,000 on Eligible Spend within your membership year, and a further 50 Status Credits when you spend another \$25,000 on Eligible Spend within the same Membership year. Membership year is defined as commencing upon Card activation and renews on the day of your Card activation each subsequent year. Eligible Spend does not include Card fees and charges, for example annual fees, interest, late or dishonoured payments, cash advances, balance transfers, traveller's cheques and foreign currency conversion. Please allow up to 2 weeks after you meet the minimum spend requirement for the Status Credits to be credited to your Velocity account. In addition to the Status Credits earned with this American Express Velocity Platinum Card offer, to upgrade or maintain membership status, Velocity members must earn a percentage of their Status Credits on eligible Virgin Australia marketed and/or operated flights, flown by the member. To find out more about Status Credits and the amount of Status Credits required to be earned on eligible Virgin Australia marketed and/or operated flights, flown by the member for Velocity membership levels please visit velocityfrequentflyer.com/the-basics/status.

Velocity Points

You must be a member of the Velocity Frequent Flyer program to earn and redeem Velocity Points.

Velocity Points are earned in accordance with the [American Express Velocity Cards Points Terms and Conditions](#) and [Velocity Frequent Flyer Program Terms](#).

Velocity Points are not earned on:

- Card fees and charges
- Interest
- Cash advances
- Balance transfers
- Traveller's cheques
- Foreign currency transactions

Certain transactions (including transactions with government bodies such as the ATO, Australia Post,

and federal, state or local government bodies) earn 0.5 Velocity Points per \$1 spent.

Velocity Points earned on Virgin Australia purchases are only valid for purchases made in Australia.

Additional Card Members

Additional Card Members must be at least 16 years of age.

The Primary Card Member is liable for all transactions made by Additional Card Members.

Velocity Points earned by Additional Card Members will accrue to the Primary Card Member's account.

An Additional Card cannot be issued under the same name or email address as a previously approved Additional Card.

[Plan It® Terms and Conditions](#)

You may create an Instalment Plan if your Account is in good standing. American Express may withdraw, prevent the creation of, or cancel an Instalment Plan if your Card Account is overdue or you breach the Card Conditions.

Minimum Plan amount is \$150.

A Monthly Plan Fee applies while the Instalment Plan is active.

The Instalment Plan commences on the date it is successfully created as shown in your Online Account.

The first Monthly Instalment will be due in the next payment cycle.

You may request cancellation via your Online Account or the Amex App. Any billed Monthly Plan Fees remain payable. Cancellation may take 24–48 hours to process.