

American Express Platinum Charge Card Benefits

Bonus Points Offer

New Card Members can earn 200,000 bonus Membership Rewards Points when applying online by 25 August 2026. 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 1,550 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

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

The Hotel Collection Terms and Conditions

The Hotel Collection (THC) benefits are available for new bookings of two consecutive nights or more, with participating properties, made through Platinum Travel Service, Centurion Travel Service or American Express Travel Online. Bookings are valid only for eligible Card Members of the following American Express Cards: 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® Business Gold Plus Card, American Express® Platinum Card, American Express® Platinum Business Card and American Express® Centurion Card. Excludes Gold Credit Card Members who are not also Australian Rewards Advantage, Gold or Platinum Charge Card Members. 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 to be eligible for benefits described. Noon check-in, late check-out and the room upgrade are subject to availability; certain room categories are not eligible for upgrade. The type of US\$100 credit and additional amenity (if applicable) varies by property; the US\$100 credit will be applied to eligible charges up to US\$100. 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 credits. Benefit restrictions vary by property. 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 traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional THC benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke the THC 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 THC benefits. 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 US Dollars or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To be eligible for THC program benefits, your eligible Card Account must not be cancelled. For additional information, call the number on the back of your Card.

The Bicester Collection, Platinum Benefit Terms and Conditions

This offer is only available to Primary Platinum Card Members. This offer cannot be redeemed by Additional Platinum Card Members. To redeem the offer, Card Members are required to download and present their eVIP pass upon arrival at the Participating Village (defined below), which forms part of The Bicester Collection. Card Members will also be required to present their Platinum Card for verification.

Platinum Card Members can enjoy the following benefits when visiting a Participating Village, subject to the terms and conditions set out herein:

1. 10% savings at participating boutiques with a downloaded eVIP Pass
2. Complimentary Hands-free Shopping*
3. Complimentary Personal Shopping appointments*
4. Reserved Parking*
5. Access to the Private Sale

*To use these offers, Card Members must book in advance via the Participating Village's [Guest Services](#) email set out below.

The following are the “**Participating Villages**”:

- Bicester Village, London - 50 Pingle Drive, Bicester, Oxfordshire, OX26 6WD, England
(ConciergeServices@BicesterVillage.com)
- Kildare Village, Dublin - Nurney Road, Kildare Town, Co. Kildare, Ireland Eircode: R51 R265
(ConciergeServices@KildareVillage.com)
- La Vallée Village, Paris – 3, cours de la Garonne, 77700, Serris (ConciergeServices@LaValleeVillage.com)
- Wertheim Village, Frankfurt – Almosenberg, 97877, Wertheim (ConciergeServices@WertheimVillage.com)
- Ingolstadt Village, Munich - Otto-Hahn-Straße 1 85055 Ingolstadt (ConciergeServices@IngolstadtVillage.com)
- Maasmechelen Village, Brussels - Zetellaan 100, 3630 Maasmechelen Belgium
(ConciergeServices@MaasmechelenVillage.com)
- Fidenza Village, Milan - Via Federico Fellini, 1 Fidenza 43036, Parma (PR)
(ConciergeServices@FidenzaVillage.com)
- La Roca Village, Barcelona - 08430 Santa Agnès de Malanyanes, (La Roca del Vallès), Barcelona, Spain
(ConciergeServices@LaRocaVillage.com)
- Las Rozas Village, Madrid - C/ Juan Ramón Jiménez 3, 28232, Las Rozas. Madrid
(ConciergeServices@LaRocaVillage.com)

1. eVIP Pass:

1.1 The eVIP Pass is a digitally downloadable discount pass. Card Members who click on an eVIP link for one of the Participating Villages and provide their country, postcode and/or county, will receive an eVIP QR code. By presenting the digital QR code, this pass entitles Card Members to receive a ten percent (10%) discount on products purchased at the participating boutiques at the relevant Participating Village (“**eVIP Pass**”).

- a)** This eVIP Pass is only for use at the participating boutiques within the Participating Villages. Not all boutiques in the Participating Villages participate in the eVIP Pass scheme, and certain boutiques apply restrictions and exemptions.

- b) The eVIP Pass discount is subject to the Participating Villages' "further reduction" and/or "blackout" periods.
- c) For further details on the participating boutiques, including details of current restrictions and exemptions, and "further reduction" and/or "blackout" periods, please contact Concierge Services at the Participating Village.
- d) This eVIP Pass must be presented at the time of purchase in order to receive the discount.
- e) This eVIP pass can be downloaded at any time. Each eVIP Pass is only valid for 24 hours after the first activation scan.
- f) This eVIP Pass is not valid in conjunction with any other promotions or offers.
- g) This eVIP Pass is only valid for use by the person to whom it is issued and is not transferable.
- h) This eVIP Pass has no cash value and cannot be used for previously made purchases.
- i) Card Members will also be required to present their Platinum Card for verification.
- j) There is no limit to the number of times a Card Member may download an eVIP Pass. However, Card Members are limited to one eVIP Pass active at any one time.

1.2 Card Members acknowledge and agree that:

- a) There is no contractual relationship between Value Retail Management Limited, the managing entity of The Bicester Collection, or any of its "Group Companies" (which shall mean any entity that is a subsidiary, holding company, fellow subsidiary, or otherwise affiliated through common ownership, management, or shared economic interests, whether directly or indirectly), and the Card Members in relation to the discount offered in the eVIP Pass or otherwise.
- b) Value Retail Management Limited does not (a) take any responsibility for the prices at which the participating boutique advertises or sells the goods from time to time; or (b) give any warranties regarding the goods (including without limitation the quality thereof) that Card Members may obtain with the eVIP Pass at the relevant participating boutique.
- c) These terms and conditions apply to purchases made from the participating boutiques at Participating Villages and are subject to the terms and conditions of sale applied by each boutique.

2. Hands-free Shopping:

The Participating Villages' Hands-free Shopping service enables Card Members to shop and then collect their purchases from a central location at the end of their visit to the relevant Participating Village, subject to availability at the Participating Village. Hands-free Shopping must be booked via the relevant Participating Village's [Guest Services](#) at least 48 hours in advance. On arrival at the Participating Village, Card Members must present their eVIP Pass and booking confirmation to claim Hands-free Shopping services at the Participating Village Welcome, Visitor or Concierge Services. Hands-free Shopping Services are only valid on the date and at the times of the booking confirmation and at the Participating Village in which it is booked.

3. Personal Shopping:

The Participating Village's Personal Shopping service enables Card Members to have a personal consultation with an expert, who will curate a bespoke edit from their favourite brands and assist with inspiration for their next purchase. Please note that Personal Shopping sessions must be booked in advance via the relevant Participating Village's [Guest Services](#) and are unavailable at Maasmechelen Village. On arrival at the Participating Village, Card Members must present their eVIP Pass and booking confirmation to claim Personal

Shopper Services at the Participating Village's Welcome, Visitor or Concierge Services. Personal Shopper Services are only valid on the date and at the times of the booking confirmation and at the Participating Village in which it is booked.

4. Reserved Parking:

Please note, Reserved Parking must be booked in advance via the relevant Participating Village's [Guest Services](#). Reserved Parking is subject to availability at the Participating Village, must be booked 48 hours in advance and is only available at La Vallée Village on Saturdays & Sundays, and French public holiday. On arrival at the Participating Village, Card Members must present their eVIP Pass and booking confirmation to claim reserved parking. Reservations are only valid on the date and at the times of the booking confirmation and at the Participating Village in which it is booked.

5. Private Sale:

Additional private sale discounts are automatically applied at the point of sale when presenting the Card Members downloaded eVIP Pass at participating boutiques.

6. The Bicester Collection – Additional Terms

6.1 Eligibility for these benefits are for Platinum Card Members and may not be transferred. The eVIP Pass may not be copied, reproduced or distributed in any form or by any means for use by a person other than the original recipient.

6.2 These promotional offers may not be used in conjunction with any other special offer, coupon or other voucher.

6.3 The benefits granted by these promotional offers cannot be exchanged for cash.

6.4 Value Retail Management Limited and American Express reserve the right to withdraw or cancel the benefits provided as part of the promotional offers for any reason at any time.

6.5 Value Retail Management Limited (and its group companies) and American Express will not be liable to Card Members for any financial loss arising out of refusal, cancellation or withdrawal of the benefits under the promotional offer, or any failure or inability of Card Members to take advantage of the promotional offer.

6.6 Use of this promotional offer by you indicates your agreement to these terms and conditions and any terms and conditions imposed by the Participating Village during Card Members' use of the benefits, and your acceptance of Value Retail Management Limited's website terms and conditions and the Participating Village's privacy policy, which can be found at:

- **Website Terms and Conditions**

- <https://www.thebicestercollection.com/en/legal/website-terms-and-conditions>; and

- **The Participating Village's Privacy Policies:**

- i. [Bicester Village Privacy Policy](#)
- ii. [La Vallée Village Privacy Policy](#)
- iii. [Ingolstadt Village Privacy Policy](#)
- iv. [Wertheim Village: Village Privacy Policy](#)
- v. [La Roca Village Privacy Policy](#)
- vi. [Las Rozas Village Privacy Policy](#)
- vii. [Kildare Village Privacy Policy](#)

viii. Fidenza Village Privacy Policy

ix. Maasmechelen Village Privacy Policy

ALL Accor+ Explorer Membership

An annual ALL Accor+ Explorer Membership is valued at AU\$349, found at 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. Membership privileges are subject to exceptions listed at 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. Dining privileges are subject to the Accor Plus membership terms and conditions which are found here: accorplus.com/au/terms-and-conditions.

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.

PlanIt™ 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.