

AMEX Explorer Benefits Terms & Conditions

Up to 125,000 Bonus Membership Rewards® Points

Receive up to 125,000 Bonus Membership Rewards® Points when you:

- Apply online by 25 August 2026
- Are approved for the American Express Explorer® Credit Card
- Spend \$4,000 or more on eligible purchases within the first 3 months from the Card approval date to receive 75,000 Bonus Membership Rewards® Points
- Remain an American Express Explorer® Credit Card Member after your first year of Card Membership and spend \$4,000 or more on eligible purchases within the first 3 months of your second year of Card Membership to receive an additional 50,000 Bonus Membership Rewards® Points

Eligibility Criteria

- This offer is available only to new American Express Card Members.
- Card Members who currently hold or have previously held any Card product issued by American Express Australia Limited in the past 18 months are ineligible for this offer.

Eligible Purchases

Eligible purchases exclude:

- Annual Card fees
- Interest charges
- Late payment fees
- Cash advances
- Balance transfers
- Traveller's cheques
- Foreign currency conversion
- Other fees and charges

Bonus Points Allocation

- The initial 75,000 Bonus Membership Rewards® Points will be credited to your Account within 8–10 weeks after the first spend criteria has been met.
- The additional 50,000 Bonus Membership Rewards® Points will be credited to your Account within 8–10 weeks after the second-year spend criteria has been met.

Additional Information

- Points are earned in the Membership Rewards® program and are subject to the [Membership Rewards® Terms and Conditions](#).
- The American Express Explorer® Credit Card has a \$395 annual Card fee.
- This offer is not valid in conjunction with any other advertised or promotional offer.

Earn Rate on Spend

- Earn 2 Membership Rewards® Points per \$1 spent on eligible purchases.
- Government-related spend (e.g., ATO, Australia Post, federal/state/local government bodies) earns 1 point per \$1 spent.

Points Exclusions

Points are not earned on:

- Annual fees
- Interest charges
- Late payment fees
- Cash advances
- Balance transfers
- Traveller's cheques
- Foreign currency conversion fees

Points are earned in accordance with the [Membership Rewards® Terms and Conditions](#).

\$400 Annual Travel Credit

The Primary Card Member receives a \$400 Travel Credit each year for use on eligible flights, hotels, or car hire booked through [American Express Travel Online](#).

- The Travel Credit is valid for 12 months from your benefit anniversary date.
- The credit must be used in a single eligible transaction.
- If a booking is cancelled, the Travel Credit may be forfeited.
- Your Card Account must be in good standing to redeem the credit.

The Centurion® Lounge Access

Your account receives a total of 2 complimentary entries per calendar year to The Centurion® Lounge locations in Australia, which may be used by the Primary Card Member, an Additional Card Member, or a guest travelling with the Card Member.

Eligible lounges include Sydney and Melbourne Centurion Lounges.

- Access is subject to space availability.
- Additional visits and guest access may incur charges.
- Children under 17 may enter free when accompanied by the Card Member.

Access is subject to the [American Express Lounge Access Terms](#).

Complimentary Travel Insurance

Complimentary travel insurance is available when you use your American Express Explorer® Credit Card to pay for eligible travel expenses.

Insurance is subject to eligibility criteria, terms, conditions and exclusions (including maximum age limits, pre-existing medical conditions and cover limits).

Full details are available in the [American Express Insurance Terms and Conditions](#).

Insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL 291313).

No Pre-set Spending Limit

The Explorer Card has no pre-set spending limit.

Spending capacity adjusts based on factors such as your purchase history, repayment behaviour, credit profile and financial resources.

This does not mean unlimited spending.

Additional Card Members

- Additional Card Members must be 16 years or older.
- The Primary Card Member is responsible for all transactions made by Additional Card Members.
- Points earned on Additional Cards accrue to the Primary Card Member's account.
- You can add up to 4 Additional Cards.

Membership Rewards® Transfer Partners

Membership Rewards® Points may be transferred to participating airline and hotel loyalty programs in accordance with the [Membership Rewards® Travel & Transfer Partner Terms](#).

Partner program terms and conditions apply.

Redeeming Points

Membership Rewards® Points can be redeemed for travel, gift cards, shopping and more through [American Express Travel](#).

Redemptions are subject to the [Membership Rewards® Terms and Conditions](#).

Fraud Protection & Emergency Card Replacement

You will not be held liable for unauthorised transactions provided you have not contributed to the loss and notify American Express promptly.

Emergency Card replacement and support are available via American Express Customer Support.

Plan It™ Instalments

Plan It™ allows eligible purchases to be split into monthly instalments with a fixed monthly fee.

- Minimum Plan amount: \$150
- Available via your Online Account or Amex App
- Your Account must be in good standing
- A Monthly Plan Fee applies while the Plan is active
- Cancellation may take 24–48 hours to process

Subject to the [Plan It™ Terms and Conditions](#).

The Hotel Collection

Valid only for new bookings of at least two consecutive nights made through [The Hotel Collection](#).

Eligible Card Members may receive:

- A one-category room upgrade at check-in (subject to availability)
- A hotel credit of up to US\$100 per stay for eligible dining, spa or resort activities
- Credit excludes room rate, taxes, gratuities and fees.
- Credit must be used during the stay and cannot be redeemed for cash.
- One credit per room, per stay (maximum three rooms per Card Member per stay).

- Participating properties and benefits are subject to change.