

American Express Platinum Business Credit Card Benefits

Bonus Points Offer

350,000 Bonus Membership Rewards Points: Offer only available to new American Express Card Members who apply by 14 July 2026, are approved and spend \$12,000 on eligible purchases on their new Card in the first three (3) months from the Card approval date. If you apply via a different link or visit the American Express website separately, you will not be eligible for the offer. Eligible purchases do not include Card fees and charges, for example annual fees, interest, late payment, cash advances, balance transfers, traveller's cheques and foreign currency conversion. 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.

350,000 Bonus Membership Rewards Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Subject to the Terms and Conditions of the Membership Rewards Program available at americanexpress.com/en-au/rewards/membership-rewards/terms. The American Express® Platinum Business Card has an Annual Card Fee of \$1,750. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

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.

Global Lounge Collection

This benefit is available to American Express® Platinum Business and Corporate Platinum Charge Card Members ("Platinum Card Members"). Eligibility and complimentary access vary by lounge and are governed by the individual lounge terms outlined below. Some airport lounge providers may require presentation of your physical Platinum Card for entry. We highly recommend travelling with your physical Card as some lounges may not accept digital Cards. American Express reserves the right to revise these rules from time to time, and may do so without prior notice, but will provide advance notice of material changes where reasonably practical.

The Centurion® Lounge

Primary, Additional and Employee Platinum Card Members have complimentary access to participating locations of The Centurion Lounge. Platinum Business Card Members may bring one (1) complimentary guest, and Corporate Platinum Card Members may bring up to two (2) complimentary guests into The Centurion Lounge locations in the U.S. and select international locations as set forth on the Centurion Lounge website at thecenturionlounge.com. Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. All guests must be travelling on the same flight as the Card Member. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, Platinum Card Members must arrive within 3 hours of their departing flight. During a layover, Card Members must arrive within 5 hours of their connecting flight. Upon arrival, Platinum Card Members must present their valid Platinum Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Name on boarding pass must match name on the Card.

Sidecar by The Centurion® Lounge

Primary, Additional and Employee Platinum Card Members have complimentary access to Sidecar by The Centurion® Lounge. Platinum Business Card Members may bring one (1) complimentary guest, and Corporate Platinum Card Members may bring up to two (2) complimentary guests. To access Sidecar by The Centurion Lounge, Platinum Card Members must arrive within 90 minutes of their departing flight (including a connecting flight during a layover) and present their valid Platinum Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D.

Escape Lounges

This benefit is available to Primary, Additional and Employee Platinum Card Members. Card Members receive complimentary access to all

Escape Lounge locations throughout North America, Central America, the Caribbean and South America, including Escape Lounges - The Centurion® Studio Partner locations. Card Members may bring up to two (2) complimentary guests per visit. To access an Escape Lounge, Card Members must present their valid Platinum Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D., and the eligible flight must be booked on your American Express Platinum Card.

Delta

This benefit is available to Primary, Additional and Employee Platinum Card Members. Platinum Card Members and any guests travelling with Delta Main Basic (Basic Economy) fare tickets do not have access to this benefit. Platinum Card Members must present their valid American Express Platinum Card, government-issued I.D., and boarding pass for a same-day Delta-operated flight (or Delta-marketed flight operated by WestJet). Eligible Platinum Card Members can only access the Delta Sky Club within three hours of their flight's scheduled departure time or any time during a layover.

Plaza Premium Lounges

Prior to 1 October 2026, Platinum Card Members may bring up to two (2) guests into Plaza Premium Lounges.

Effective 1 October 2026, the complimentary guest allowance for Platinum Business Cards will change from two (2) guests to one (1) guest. Corporate Platinum Card Members may continue to bring up to two (2) guests.

Primary, Additional and Employee Platinum Card Members have complimentary access to participating global locations of Plaza Premium Lounges. Card Member must present their valid Platinum Card, a confirmed boarding pass for same-day travel on any carrier and government-issued I.D.

Virgin Australia

Access is to Virgin Australia-branded lounges at their city of departure in Australia only. Access is complimentary for Primary Card Members holding a Platinum Business or Corporate Charge Card issued in Australia only, plus one (1) complimentary guest per visit. The Primary Platinum Card Member and guest must be travelling with Virgin Australia domestically on the same Virgin Australia flight.

Priority Pass™ (Platinum Business and Corporate Charge Cards)

Prior to 1 October 2026:

Primary Platinum Business Card Members and one Employee Platinum Business Card Member as nominated by the Primary Card Member may enrol in the Priority Pass™ program. At any visit to a Priority Pass lounge that admits guests, Platinum Business and Corporate Platinum Card Members will be charged the prevailing retail rate for any guests.

Effective 1 October 2026:

Enrolment in the Priority Pass™ program and complimentary Priority Pass lounge access will be available only to the Primary Platinum Business Card Member, and all complimentary Priority Pass memberships and lounge access for Employee Card Members will end. At any visit to a Priority Pass lounge that admits guests, Platinum Business and Corporate Platinum Card Members may bring one (1) complimentary guest from this date.

Once enrolled, Platinum Card Members whose Card Account is not cancelled may access participating Priority Pass lounges by presenting either your physical or digital Priority Pass card and airline boarding pass. Some lounges do not admit guests. Minimum age requirements may vary by location.

Lufthansa

Effective 1 October 2026, eligible Primary, Additional and Employee Platinum Card Members will no longer have access to Lufthansa Lounges via the Global Lounge Collection benefit. Eligible Card Members continue to have access to Lufthansa Lounges up until 30 September 2026.

This benefit is available to Primary, Additional and Employee Platinum Card Members. Platinum Card Members have complimentary access to select Lufthansa Business Lounges (regardless of ticket class) and Lufthansa Senator Lounges (when flying business class) when flying on a Lufthansa Group flight, on presentation of a valid physical Platinum Card, government-issued I.D., and a same-day departure boarding pass on a Lufthansa Group flight (Lufthansa, SWISS and Austrian airlines).

Additional Global Lounge Collection Partner Lounges

American Express offers access to additional lounges in the Global Lounge Collection where Platinum Card Members have complimentary access to participating locations. Card Members must present their valid Platinum Card, a government-issued I.D., and a boarding pass showing a confirmed reservation for same-day travel on any carrier. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature at amex.com.au/platinumlounges.

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 2024 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 domestic and international travel insurance extends to you, your spouse, your dependent children (25 years of age or younger), and your Employee Card Members when you pay for your return trip on your Card.*

Terms, conditions, cover limits and exclusions apply (such as maximum age limits, pre-existing medical conditions and cover limits).

*The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Platinum Business Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [American Express Platinum Business 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.

This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance 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, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

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.

AVIS

Avis Loyalty Program enrolment is required to enjoy all benefits. American Express reserves the right to instruct Avis to cancel your membership if you cease to be a Platinum Card Member or your Account is not in good standing. Benefits vary by country and may be subject to change and availability. Additional Avis Terms and Conditions apply. American Express Terms and Conditions apply

HERTZ

Benefits vary by country and location of rental, and may be subject to change and availability. Hertz Gold Plus Rewards® enrolment is required to enjoy all benefits. Terms and Conditions apply. Visit the Hertz Gold Plus Rewards website for full Terms and Conditions. American Express Terms and Conditions apply. American Express reserves the right to instruct Hertz to cancel your membership if you cease to be a Platinum Business Card Member or your Account is not in good standing. Available for Primary and Employee American Express Platinum Business Card Members. Payment must be made in full with an American Express Platinum Business Card in the Platinum Business Card Member's name. Eligible Platinum Business Card Member must travel on itinerary booked to be eligible for benefits described.

The up to 4-hour grace period component of this benefit is available in the following countries:

- Europe: 4 hours in: Balearic Islands, Belgium, Czech Republic, France, Germany, Hungary, Iceland, Ireland, Italy, Luxembourg, Macedonia, Netherlands, Norway, Portugal, Romania, Slovakia, Spain, Switzerland, United Kingdom
- Middle East and Africa: 2 hours in: Bahrain, UAE; 4 hours in: Egypt, Iraq, Israel, Jordan, Kuwait, Lebanon, Nigeria, Oman, Qatar, Saudi Arabia, Turkey, Yemen
- Asia: 2 hours in: Hong Kong, India, Korea, Malaysia, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand
- The U.S., Canada and Latin America: 4 hours in: U.S., Canada, French Guiana, Grand Cayman, Guadeloupe, Guatemala, Haiti, Honduras, Jamaica, Martinique, Mexico, Nicaragua, Panama, Paraguay, Peru, St Barts, St Croix, St Kitts, St Lucia, St Marten, Suriname

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.