

American Express Business Gold Plus Credit Card Benefits

Bonus Points Offer

250,000 Bonus Membership Rewards Points: Offer only available to new American Express Card Members who apply by 3 November 2026, are approved and spend \$5,000 on eligible purchases on their new Card in the first three (3) months from the Card approval date.

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.

If you apply via a different link or visit the American Express website separately, you will not be eligible for the offer.

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.

250,000 Bonus Membership Rewards Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met.

Earn Rate on Spend

You will earn Membership Rewards Points for eligible purchases as follows:

- 3 points per \$1 spent at participating merchants, up to 200,000 points per calendar year.
- 1 point per \$1 spent on all other eligible purchases.

Exclusions: No points on annual fees, interest, cash advances, and foreign exchange fees.

Membership Rewards T&Cs

Points can be redeemed for travel, gift cards, merchandise, or transferred to over 10 major airline reward partner programs and hotels.

The Hotel Collection

Eligible American Express® Business Gold Plus Card Members can enjoy travel perks when they book and prepay two or more consecutive nights at participating hotels via American Express Travel. Up to US\$100 hotel credit to use on qualifying dining, spa or resort services

Room upgrade on arrival, when available

Bookings must be made using an eligible Card in the name of the travelling Card Member. Limit of one credit per room, per stay. Back-to-back stays may be treated as one and not qualify for repeated benefits. Terms and exclusions apply.

Annual Business Credits

Receive up to \$650 in annual credits until 31 December 2026:

- \$100 credit when you spend \$100 on eligible services with Xero, Google Ads, Meta, and AWS
- \$100 credit when you spend \$300 in one or more transactions at Square online
- Up to \$150 credit when you spend with Dell Technologies

Enrollment is required to access these offers.

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 Business Gold Plus 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 up to 2 Additional Card Members at no extra cost. 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: \$395.
- Additional Card Fee: First 2 Additional Cards at no extra cost; fees may apply for additional cards beyond the first two.
- Foreign Currency Conversion Fee: 3.5% of the converted amount.
- Late Payment Fee: \$20.
- Minimum Monthly Repayment: 2.5% of the closing balance or \$30, whichever is greater.

Eligibility Criteria

To be eligible for the American Express® Business Gold Plus 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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