AMEX Explorer Benefits Terms & Conditions

75,000 Bonus Membership Rewards® Points

To earn 75,000 bonus Membership Rewards Points you must apply online by 3 November 2026, be approved, and spend $4,000 or more on eligible purchases on your new Card in the first 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. Please allow 8-10 weeks after the spend criteria has been met for the bonus points to be credited to your Account. This offer is only available to new American Express Card Members. 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. The American Express Explorer Credit Card has an Annual Card Fee of $395. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Information is correct as at 26 August 2026.

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 75,000 Bonus Membership Rewards® Points will be credited to your Account within 8–10 weeks after the 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.

Membership Rewards Program

Membership Rewards Program Subject to the Terms and Conditions of the Membership Rewards program available here. You will earn 1 point per dollar spent with Merchants classified as 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

$400 Annual Travel Credit

If your Card has a Travel Credit benefit, the Primary Card Member is eligible for an annual Travel Credit, subject to the full Travel Credit Terms and Conditions at amex.com.au/explorer-travelcreditterms. The Travel Credit can be redeemed through American Express Travel Online on a single eligible travel booking by selecting the Travel Credit when you check out. To redeem the Travel Credit, the full value of the Travel Credit (or more) must be charged to the eligible Primary Card. Eligible travel includes flights, hotels and car hire when you prepay in advance. The Travel Credit can be used for 365 days from the benefit anniversary date and cannot be used past the expiration date. To check the expiration date of your Travel Credit if you have not already redeemed it, please visit americanexpress.com.au/travel; log in and click 'Travel Credit'. If your booking is cancelled, and your Travel Credit has already been used and associated statement credit applied to your account, you will forfeit your annual Travel Credit benefit and American Express may reverse the statement credits issued. You need to be able to spend on the Card to access the Travel Credit benefit and it should be credited to your Card Account within 3 business days but may take up to 30 days. Your account must be in good standing and you must have paid the annual fee and minimum payment by the due date. If you cancel your Card, change your rewards program or Card type, you will no longer be eligible for the Travel Credit.

The Centurion® Lounge Access

The Centurion Lounge The following Terms and Conditions govern the entry to The American Express Centurion Lounges at the Sydney International Airport and the Melbourne International Airport.

1. Eligible Cards (a) The Cards listed below that are current and issued by American Express Australia Limited and American Express International (NZ), are eligible to enter The Centurion Lounges in Sydney and Melbourne: American Express Centurion Card, American Express Platinum Card, American Express Platinum Card Plus, American Express Platinum Business Card, American Express Corporate Platinum Card, American Express Qantas Corporate Platinum Card, American Express Explorer Credit Card, American Express Business Explorer Credit Card, American Express Platinum Reserve Credit Card, Qantas American Express Ultimate Card, American Express Airpoints Platinum Card, American Express Elevate Premium Credit Card. (b) Internationally issued American Express Centurion and American Express Platinum Cards that are current are eligible to enter the The Centurion Lounge. At the discretion of American Express, other American Express Card Members may also enter The Centurion Lounges.
2. Access to The Centurion Lounge (a) American Express Centurion, American Express Platinum, American Express Platinum Business and American Express Corporate Platinum Card Members have complimentary access to The Centurion Lounges for each American Express Card Account and are entitled to bring their children 17 years of age or younger. Platinum Personal and Platinum Business Card Members may bring one (1) complimentary guest into The Centurion Lounge. Centurion and Corporate Platinum Card Members may bring up to two (2) complimentary guests into The Centurion Lounge. Additional Gold Cards and Additional Green Cards on your Centurion or Platinum Account are not eligible for complimentary access. Card Members wishing to bring additional guests will be subject to a charge that is to be processed on the Card Member's American Express Card. Please refer to the reception desk at The Centurion Lounge for the applicable charges. If you have paid for additional guests and choose to visit multiple locations of The Centurion Lounge on the same day, guest fees will apply at each location. (b) All other eligible cards are entitled to a total of two entries into The Centurion Lounges in Sydney and Melbourne per calendar year (1st January to 31st December). The entries may be used by the Primary Card Member, Additional Card Member or a guest travelling with a Card Member. Complimentary access is available for the Card Member's children 17 years of age or younger. Card Members wishing to bring additional guests will be subject to a charge that is to be processed on the Card Member's American Express Card. Please refer to the reception desk at The Centurion Lounge for the applicable charges.
3. General Conditions of Entry (a) The Centurion Lounge at Sydney International Airport and Melbourne International Airport are operated by Plaza Premium Lounge Management ("Lounge Operator"). To access The Centurion Lounge, eligible Card Members must arrive within 3 hours of their departing flight. During a layover, all eligible Card Members (excluding Centurion) must arrive within 5 hours of their connecting flight. Same day round-trip itineraries are not considered connecting flights. Card Members will not be granted access to the lounge with a boarding pass for a flight that has landed at the final destination. All guests must be travelling on the same flight as the eligible Card Member (excluding Centurion). Upon arrival at The Centurion Lounge, eligible Card Members must present the following upon each visit: their valid American Express Credit or Charge Card and upon request, 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. Failure to present this documentation may result in access being denied. (b) Card Members must be at least 18 years of age to

enter without a parent or legal guardian. All Centurion Lounge visitors must be of legal drinking age in the jurisdiction where the Lounge is located to consume alcoholic beverages. Please drink responsibly. (c) The Lounge Operator reserves the right to remove any person from the lounge for inappropriate behaviour or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into our lounge is not permissible. (d) Access to The Centurion Lounges is subject to space availability. The Centurion Lounge hours may vary and are subject to change without prior notice. Amenities vary among The Centurion Lounge locations and are subject to change. Card Members will not be compensated for changes in locations, rates or policies. In addition to the complimentary services and amenities in the Lounge, certain services, products or amenities may be offered for sale. (e) American Express will not be liable for any articles lost or stolen or damages suffered by the Card Member or visitor inside the The Centurion Lounge. (f) If American Express, in its sole discretion, determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way, we may remove access to The Centurion Lounge from your Account. Use of The Centurion Lounges is subject to all rules and conditions set by American Express and the Lounge Operator. American Express reserves the right to revise the rules at any time and may do so without prior notice but will provide advance notice of material changes where reasonably practical.

Complimentary Travel Insurance

Explorer Card Insurance 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 Explorer Credit 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 Explorer 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. 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 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: $100
- 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

The Hotel Collection 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 checkout 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 checkout 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.