

AMEX Velocity Platinum Benefits Terms & Conditions

Up to 100,000 Bonus Velocity Points

Earn up to 100,000 bonus Velocity Points¹ That's 70,000 bonus Velocity Points when you apply online by 13 October 2026, are approved, and spend \$5,000 on eligible purchases on your new American Express Velocity Platinum Card within the first 3 months of your approval date. Plus, earn an additional 30,000 bonus Velocity Points when you spend a further \$5,000 on eligible purchases within the first 3 months of your second year of Card Membership. T&Cs apply. New Amex Card Members only.

Bonus & Eligibility: To earn up to 100,000 bonus Velocity Points, you must apply online by 13 October 2026, be approved, and meet the following criteria. You'll receive 70,000 bonus Velocity Points when you spend \$5,000 or more on eligible purchases on your new Card within the first 3 months from the Card approval date. To receive an additional 30,000 bonus Velocity Points, you need to remain an American Express Velocity Platinum Card Member and spend \$5,000 or more on eligible purchases within the first 3 months of your second year of Card Membership. 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 in both your first and second years of Card Membership for the bonus points to be credited to your Account. You will still be eligible to earn the additional 30,000 bonus Velocity Points in your second year of Card Membership even if you did not meet the \$5,000 minimum spend criteria to receive the 70,000 bonus points in the first year of membership. 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. Velocity Points are earned in accordance with the American Express Velocity Cards Points Terms and Conditions available here and are subject to the Terms and Conditions of the Velocity Frequent Flyer program available here. \$440 Annual Card Fee applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Information is correct as at 5 August 2026.

Complimentary domestic flight return

The complimentary domestic economy Virgin Australia return flight is only available between selected Australian cities and is available for booking by American Express Velocity Platinum Primary Card Members after your first Card spend in the first year, and then after your first Card spend each year after the anniversary of your Membership. All flights are subject to availability and neither Virgin Australia nor American Express guarantees that seats or tickets will be available on the dates or at the times you may wish to fly. Seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around public holidays, school holidays or special events. Some flights may not have any seats available for redemption. Route availability is subject to change without notice. All travel is subject to the American Express Velocity Platinum Card Benefits Terms and Conditions available here and travel is subject to Virgin Australia Conditions of Carriage available at [Conditionsofcarriage/VirginAustralia.com](https://www.conditionsofcarriage.com.au/VirginAustralia.com).

Velocity Platinum 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 Velocity Platinum 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 Velocity Platinum 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.

Virgin Australia Lounge Access

The American Express Velocity Platinum Card Virgin Australia Lounge Access is subject to the American Express Velocity Platinum Card Benefits Terms and Conditions. The Virgin Australia Lounge Access provides the Primary Card Member with access to Virgin Australia lounges at Australian domestic airports whenever they are flying on a Virgin Australia operated domestic flight on the same day. American Express Velocity Platinum Primary Card Members will receive 12 months of lounge access on your Velocity membership. Enrol via your online American Express Account. This is your benefit anniversary date. After enrolling, activate the VA Lounge Access by making an Eligible Transaction on your American Express Platinum Card. Eligible Transaction does not include annual Card fees, cash advances, interest, balance transfers, fees and charges for traveller's cheques and foreign currencies. After 12 months, at each subsequent benefit anniversary, make an Eligible Transaction on your Velocity Platinum Card to reactivate the VA Lounge Access. Please allow up to 7 days for the benefit to be processed on to the Primary Card Member's Velocity membership. The Primary Card Member must provide their Velocity Frequent Flyer membership details to Virgin Australia lounge staff and present same day boarding pass on a Virgin Australia flight. Additional Card Members are not eligible. Virgin Australia lounge access is subject to space availability. Virgin Australia lounge is owned and operated by Virgin Australia Airlines Pty. Ltd. in selected domestic airports in accordance with Virgin Australia lounge Terms and Conditions, available at virginaustralia.com/lounge and as amended from time to time.

Virgin Australia Guest Lounge Access

Virgin Australia Guest Lounge Passes are subject to the American Express Velocity Platinum Card Benefits Terms and Conditions. Two single entry passes to the Virgin Australia lounge will be activated on the Primary Card Member's Velocity Frequent Flyer membership account annually, on or after each anniversary of membership. Additional Card members are not eligible. Complimentary single entry Virgin Australia Guest Lounge Passes are not transferable, but may be used to enable other people (who are travelling with the Primary Card Member) to gain access to the lounge. The Virgin Australia lounge is operated by Virgin Australia Airlines Pty. Ltd. in selected domestic airports in accordance with the Virgin Australia Lounge Terms and Conditions, available at virginaustralia.com/lounge and as amended from time to time. Visit the Virgin Australia website for up-to-date information on Virgin Australia's Lounge network.

Velocity Frequent Flyer Status Credits.

Velocity Frequent Flyer Status Credits are subject to the American Express Velocity Platinum Card Benefits Terms and Conditions. 50 Velocity Frequent Flyer Status Credits will be awarded when you spend \$25,000 on Eligible Spend within your membership year, and a further 50 Status Credits when you spend another \$25,000 on Eligible Spend within the same membership year. Membership year is defined as commencing upon Card activation and renews on the day of your Card activation each subsequent year. Eligible Spend does not include Card fees and charges, for example annual fees, interest, late or dishonoured payments, cash advances, balance transfers, traveller's cheques and foreign currency conversion. Please allow up to 2 weeks after you meet the minimum spend requirement for the Status Credits to be credited to your Velocity account. In addition to Status Credits, Velocity members need to fly on Virgin Australia marketed flights to earn Eligible Sectors to upgrade or maintain a level of membership. To find out more about the Status Credit and Eligible Sector requirements for Velocity membership levels please visit velocityfrequentflyer.com/content/Status/

Velocity Points

As long as your Account remains current and in good standing and you must be a member of the Velocity Frequent Flyer program to earn and redeem Velocity Points. Velocity Points are earned in accordance with the American

Express Velocity Cards Points Terms and Conditions available at americanexpress.com.au/VelocityPointsTerms, and are subject to the Terms and Conditions of the Velocity Frequent Flyer program available at experience.velocityfrequentflyer.com/member-support/terms-conditions. Exclusions apply. Eligible purchases do not include Card fees and charges, for example annual fees, interest, late payment fees, cash advances, balance transfers, fees for traveller's cheques and foreign currency conversion. These do not earn Velocity Points. For the full list of exclusions, please refer to the American Express Velocity Cards Points Terms and Conditions. Certain transactions will earn 0.5 points per dollar with Merchants classified as; government, including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), federal/state and local government bodies. Industry specific earn rate may apply when you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant. For example, a payment made to local government bodies processed through payment aggregator may earn rates at the government earn rate. Velocity Points earned on Virgin Australia spend are only valid for purchases made in Australia.

Velocity Platinum 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 Velocity Platinum 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 Velocity Platinum 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.

Additional Card Members.

Additional Card Members must be 16 years of age or over. The Primary Card Member will be liable to pay for all transactions made by Additional Card Members. Earning of points is subject to the terms and conditions of the Rewards Program the Primary Card Member is actively enrolled. All points earned on Additional Card Member spend will go to the Primary Card Members Account. The Primary Card Member cannot add an Additional Card under their own name or email address and cannot add an Additional card under the name or email address of a previously approved Additional Card application on the Account.

Plan It® Terms and Conditions.

You can create an Instalment Plan as long as your account is in good standing. We may withdraw this offer, prevent you from creating any new Instalment Plans or cancel any of your existing Instalment Plan(s) at any time if your Card Account is overdue, or if you do not comply with your Card Conditions.

The minimum Plan amount is AUD\$150. We may also limit the amount that can be transferred to an Instalment Plan.

You will be charged a Monthly Plan Fee for each Instalment Plan created. This fee will be charged each month your Instalment Plan is active and will be disclosed to you at the time of creating your Instalment Plan.

Each Instalment Plan will begin from the date it is successfully created, as communicated to you in your Online Account.

Payment of your first Monthly Instalment will be due in your next payment cycle.

You may request to cancel your Instalment Plan(s) at any time through your Online Account or the Amex App. Any billed Monthly Plan Fees will remain payable, but no further Monthly Plan Fees will be billed after cancellation is effective. As cancellation can take 24-48 hours to process ("Processing Time"), you may be charged a further monthly plan fee after requesting cancellation if the Processing Time occurs on your payment date.

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 Card Member or your Account is not in good standing. Available for Primary and Additional American Express Platinum Card Members. Payment must be made in full with an American Express Platinum Card in the Platinum Card Member's name. Eligible Platinum Card Member must travel on itinerary booked to be eligible for benefits described.