

American Express Velocity Business Credit Card Benefits

Bonus Points Offer

Earn 200,000 bonus Velocity Points when you apply by 27 October 2026, are approved and spend \$6,000 on eligible purchases on your new American Express® Velocity Business Card within the first 3 months of your approval date. T&Cs apply. Available for new American Express Card Members only.

200,000 bonus Velocity Points: Offer only available to new American Express Card Members who apply by 27 October 2026, are approved and spend \$6,000 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. 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. 200,000 bonus Velocity Points will be awarded to the eligible Card Member's Account 8-10 weeks after the spend criteria has been met. Velocity membership and Points earn and redemption are subject to the American Express Velocity Business Card Points Terms and Conditions as amended from time to time. \$249 Annual Card Fee applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Information correct as at 5 August 2026.

Earn Rate on Spend

- 2 Velocity Points per \$1 spent on travel with Virgin Australia.
- 1 Velocity Point per \$1 spent on everyday business purchases.
- 0.5 Velocity Points per \$1 spent on ATO and government spend.

There is no cap on the number of points you can earn.

Exclusions: No points on annual fees, interest, cash advances, balance transfers, traveller's cheques, and foreign exchange fees.

Velocity Frequent Flyer Membership

Points earned are automatically transferred to your Velocity Frequent Flyer account each month, ready to use for flights, upgrades, or partner rewards.

Virgin Australia Lounge Access

Virgin Australia Guest Lounge Passes are subject to the American Express® Velocity Business 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. 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, and as amended from time to time. Visit the Virgin Australia website for up-to-date information on Virgin Australia's Lounge network.

Virgin Australia Business Flyer

Virgin Australia Business Flyer membership is available to businesses with an active ABN/ACN and an Australian business address that spend up to \$500,000 per annum on domestic air travel spend. Virgin Australia Business Flyer membership is available to eligible Australian businesses. Travel agents, travel wholesalers, air travel consolidators and persons re-selling air travel are not eligible to join. Certain travel management companies approved by Virgin Australia may be eligible to join. Virgin Australia Business Flyer Terms and Conditions apply. Virgin Australia Business Flyer (VABF) has multiple Tier Levels. The Tier Level determines the types of Program Benefits the Virgin Australia Business Flyer member is entitled to access. Certain Program Benefits may only be provided to a specific Tier Level. Please see the VABF website <https://virginaustralia.com/businessflyer> and Terms and Conditions for information on the Program Benefits. The Program Benefits are incorporated into these Terms. For more information, please see the [Virgin Australia Business Flyer Terms and Conditions](#).

The Fare Advantage Discount

The Fare Advantage Discount of up to 6% applies to Flex and Business Class fares operated and marketed by Virgin Australia and is available to Virgin Australia Business Flyer members. The Fare Advantage Discount levels are subject to change without notice. Please check the [Virgin Australia Business Flyer website](#) for current discount levels. Fare Advantage Discounts can only be booked through the Booking Portal, our Guest Contact Centre, or a registered self-ticketing Travel Management Company (TMC) or travel agent and are not available through the public Virgin Australia website. If your TMC or travel agent is not registered to process Fare Advantage Discounts, please instruct your TMC or travel agent to contact the Virgin Australia Business Flyer Team at businessflyer@virginaustralia.com. Fare Advantage Discounts cannot be used in conjunction with any other offer or discount and cannot be combined with any other Unpublished Fares or Promotional Fares. Fare Advantage discounts do not apply to Virgin Australia flights operated by Qatar Airways, any bookings made via the Virgin Australia Groups department, sale fares or other tactical fares offered from time to time, and bookings for children and infants. Fare advantage discounts are not available on Virgin Australia services to and from Onslow (ONS). If you have any questions regarding the application of Fare Advantage Discounts, please contact the Virgin Australia Business Flyer team. [Virgin Australia Business Flyer Terms and Conditions](#) apply.

Eligible International Flight Discounts

Eligible International Flight Discounts are available on eligible international flights with Virgin Australia Business Flyer airline partners. Discounts vary by airline and fare class, with a discount of up to 10% available on select Business and Economy United Airlines fares. Please check the [Virgin Australia Business Flyer website](#) for current discount levels and applicable discount terms and conditions. Discounts can only be booked through the Booking Portal, our Guest Contact Centre, or a registered Travel Management Company (TMC) or travel agent and are not available through the public Virgin Australia website. If your TMC or travel agent is not registered to process these discounts, please instruct your TMC or travel agent to contact the Virgin Australia Business Flyer Team: businessflyer@virginaustralia.com. Discounts cannot be used in conjunction with any other offer or discount and cannot be combined with any other Unpublished Fares or Promotional Fares. Fare Advantage discounts do not apply to any bookings made via the Virgin Australia conference and group travel area, sale fares or other tactical fares offered from time to time, and bookings for children and infants. If you have any questions regarding the application of Eligible International Flight Discounts, please contact the Virgin Australia Business Flyer team. [Virgin Australia Business Flyer Terms and Conditions](#) apply.

Discounted Lounge Membership

Usual annual Lounge Membership Fee is \$450 (plus \$99 joining fee for all new standard Lounge Memberships), as at 18 May 2026. Discounted Membership Fee is available for the Virgin Australia Business Flyer member's Key Contact, Account Administrators, Travel Bookers and Travellers. Subject to the [Virgin Australia Business Flyer Terms and Conditions](#), and [Virgin Australia Lounge Terms and Conditions](#). Virgin Australia Lounge entry is subject to space availability.

Earning Points as a Virgin Australia Business Flyer member

Virgin Australia Business Flyer Members can earn up to 1,000,000 Points from completed travel on eligible flights marketed and operated by Virgin Australia or marketed by Virgin Australia and operated by eligible airline partners, per annum, based on the rolling 12-month period from when the Member joins Virgin Australia Business Flyer. Points aren't earned on certain fees, taxes, or charges. [Virgin Australia Business Flyer Terms and Conditions](#) apply.

Earning Points with Velocity Frequent Flyer

If the individual flying with Virgin Australia or a partner airline is a Velocity Frequent Flyer member, they may also earn Velocity Points on eligible flights in accordance with the [Velocity Membership Terms and Conditions](#).

Velocity Gold Membership

Virgin Australia Business Flyer Tier 2 members receive one complimentary annual Velocity Gold Membership. Virgin Australia Business Flyer Tier 3 members receive two complimentary annual Velocity Gold Memberships. These complimentary memberships are for member employees only, as nominated by the member.

Program membership tiers

Virgin Australia Business Flyer has multiple Tier Levels. The Tier Level determines the types of Program Benefits the Virgin Australia Business Flyer member is entitled to access. Certain Program Benefits may only be provided to a specific Tier Level. Please see [our website](#) and the [Virgin Australia Business Flyer Terms and Conditions](#) for information on the Program Benefits. The Program Benefits are incorporated into these Terms. Whenever a Virgin Australia Business Flyer member is: (a) upgraded to a higher Tier Level (i.e. upgrade from Tier Level 1 to Tier Level 2); (b) retained at Tier Level 2 or 3 following the member's annual Tier Level review; or (c) downgraded from Tier 3 to Tier 2 following the member's annual Tier Level review, your business will have the option to choose a reward. To choose a reward, click on the link in the email sent to the member's Key Contact and select from the options. The link in the email will expire in four weeks from receipt or once you have chosen your reward. Once a selection has been made, it cannot be changed. The Single Use Lounge Pass or Business Class Upgrade rewards must be allocated to a Velocity Frequent Flyer member who is directly employed or contracted by the Member within 1 year or they will expire. The bonus Points reward must be transferred to a Velocity Frequent Flyer member who is directly employed or contracted by the Member within 2 years or they will expire. Please note that any unallocated rewards will also expire if you are upgraded to a higher Tier Level (at which time we will provide you with new rewards to choose from). See the Virgin Australia Business Flyer [Terms and Conditions](#) for details of the available rewards and conditions of use.

Travel Insurance

Complimentary domestic and international travel insurance requires a qualifying travel purchase and is subject to the eligibility requirements in the American Express Business Card Insurance policy. Insurance is underwritten by Chubb Insurance and is subject to eligibility, terms, conditions, and exclusions (including age limits and pre-existing conditions).

American Express does not provide personal advice regarding insurance suitability.

No Pre-set Spending Limit

The Velocity 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.

Employee Cards

You may add up to 99 Employee Cards at an annual fee of \$99 per card. The Primary Card Member and the business are jointly and severally liable for charges to the Account. Points earned on Employee Cards accrue 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. Integration with accounting software like MYOB, Xero and Intuit QuickBooks is available.

Fees and Charges

- Annual Fee: \$249.
- Additional Card Fee: \$99 per Employee Card (up to 99 cards).
- Foreign Currency Conversion Fee: 3.5% of the converted amount.
- Late Payment Fee: \$20 or 3%, whichever is greater.
- Repayments: Pay the balance in full unless using Flexible Payment Option. With FPO, pay at least the Minimum Amount Due shown on your statement.
- Flexible Payment Option interest rate: 23.99% p.a. Refer to your monthly statement or FPO Financial Table for your applicable rate.

Eligibility Criteria

To be eligible for the American Express® Velocity Business Card:

- Must be aged 18 years or over.
- Must be an Australian citizen or permanent resident.
- Must be a Director or Controller of the business, have annual business revenue of at least \$75,000, and have a valid ABN registered for GST.
- 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.

This document is for informational purposes only and is not a substitute for the full American Express Terms and Conditions, available at americanexpress.com.au. Offer ends 27 October 2026.