AMEX Velocity Escape Plus Card Benefits Terms & Conditions

20,000 Bonus Points & Eligibility
To earn 20,000 bonus Velocity Points, you must apply online by 25 May 2027, be approved and spend $3,000 or more on eligible purchases on your new Card within 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. 20,000 bonus Velocity Points will be awarded to the eligible Card Member's account 8–10 weeks after the spend criteria has been met.

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 and are subject to the Terms and Conditions of the Velocity Frequent Flyer program available.

$95 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.

$50 Virgin Australia Statement Credit

Redemption period: Redemption periods are limited to one $50 credit per calendar year until 31 December 2029. Each redemption period resets on 1 January. You cannot carry any unused value from one redemption period into the next.

Enrol in the benefit first: You must first enrol into the benefit on your American Express Velocity Escape Plus Card in your Online Account or in the Amex App, before making your eligible transaction to qualify for the benefit. You will automatically be enrolled for the subsequent redemption periods from the enrolment date. The final date to enrol and spend is 31 December 2029. Only eligible transactions made after enrolment are eligible for the benefit. You should ensure that your American Express Velocity Escape Plus Card is set as your default payment method with Virgin Australia to avoid missing the benefit. If you use another card to make a payment at any time, you will not be eligible for the benefit on that card.

Primary Card Member Only: The Benefit is only available to Primary American Express Velocity Escape Plus Card Members using their American Express Velocity Escape Plus Card. Transactions made with an Additional Card are not eligible for this Benefit.

Eligible Transactions: The benefit only applies to payments made online at www.virginaustralia.com or in-person at the self-serve Kiosk or Guest Relations desk at the airport. Benefit valid for flight tickets, seats, bags and upgrades. Only valid for payments made in Australian Dollars at the Australian website and Australian airport locations. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.

Excluded Transactions: The benefit excludes any additional purchases or charges, such as payments made for

any in-flight purchases. Flights operated by codeshare partners are not eligible for the offer.

Direct Payments Only: If you pay using third party payment providers, such as travel agents, ticket offices, Buy Now Pay Later providers, or payment processors, you will not be eligible for the benefit.

Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.

Your use of Virgin Australia: Your purchase of goods and/or services from Virgin Australia is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service. Flights with Virgin Australia are subject to the Virgin Australia Conditions of Carriage and the Virgin Australia fare rules.

Our General Offer Terms: Our General Offer Terms also apply to the benefit and contain important additional terms.

Velocity Membership & Points

As long as your Velocity Escape Plus Account remains current and in good standing, 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, 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 earn 0.5 Points per dollar with merchants classified as government (e.g. Australian Taxation Office, Australia Post, federal/state/local government bodies). Industry-specific earn rates may apply when you use a payment account, aggregator or third-party service (e.g. a payment to Local Government processed through a payment aggregator may earn at the government rate).

Velocity Points earned on Virgin Australia spend are only valid for purchases made in Australia. After a total of 12,000 Velocity Points is earned on your Velocity Escape Plus Card Account in a calendar year, your everyday purchases earn rate will change from 1 to 0.75 Velocity Points per $1 spent. Velocity Points earned on eligible Virgin Australia purchases made in Australia and the 0.5 Points per $1 on government spend remain unchanged. The Points threshold is based on eligible Velocity Points earned during a calendar year and resets on 1 January each year. Velocity Points earned by all Card Members on an Account contribute to the 12,000-point threshold each year. Bonus points earned from acquisition offers and marketing campaigns are excluded from the threshold.

Plan It® Terms and Conditions

You can create an Instalment Plan as long as your account is in good standing. We may limit the amount that can be transferred to an 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 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 notified to you before you create the Instalment Plan.

Velocity Escape Plus 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 Escape Plus
Credit Card to pay for your trip in order to be covered under the travel insurance and for eligible items for those items to be covered under the retail insurance benefits. It is important you read the American Express Velocity Escape Plus 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.