

American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as at 28 May 2025 and is subject to change. This offer is only available to those who reside in Australia. Cards are offered, issued and administered by American Express Australia Limited (ABN 92 108 952 085). ®Registered Trademark of American Express Company.

1. 300,000 Bonus Membership Rewards Points

300,000 Bonus Membership Rewards Points: Offer only available to new American Express Card Members who apply by 4 November 2025, are approved and spend \$12,000 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. 300,000 Bonus Membership Rewards Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Subject to the Terms and Conditions of the Membership Rewards Program available at americanexpress.com/en-au/rewards/membership-rewards/terms. The American Express® Platinum Business Card has an annual Card fee of \$1750. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

2. Employee Cards:

Employee Card Members must be over 18 years of age. The Business and the Primary Card Member are jointly and severally liable for all Employee Card spending. Each employee is entitled to only one (1) Employee Card.

3. Flexible Spending Power:

Unless we tell you otherwise, your American Express Charge Card comes with flexible spending power, also known as no-pre-set spending limit. This means that the amount you can spend is dynamic and can adapt based on your transaction patterns, your Business' credit rating, and other factors. The way you use your Card can help your spending power grow, particularly in the first few months. To help maximise your spending power, make regular transactions and don't miss any payments.

4. Extend your cash flow by up to 55 days: Depending on your method of payment, when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from your previous statement period. If you pay by direct debit, your payment will be processed 10 days after your statement is issued.

5. Subject to the Terms and Conditions of the Membership Rewards program available [here](#). Merchants classified as “government” include 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 a payment aggregator may earn rates at the government earn rate. There may be tax implications associated with participation in the Membership Rewards program. You are advised to check with your accountant or tax adviser for further information.

6. Points Expiry -

There is no expiry on points as long as the Card Account is active, enrolled in Membership Rewards program and is kept in good standing and not overdue.

7. The American Express Global Lounge Collection

Please note, some lounges may require you to present your physical Platinum Card to gain entry into their lounges. We highly recommend travelling with your physical Card as some lounges may not accept digital Cards.

- Platinum Card Members have complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Platinum account are not eligible for complimentary access. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, Platinum Card Members must arrive within 3 hours of their departing flight and present The Centurion Lounge agent with the following upon each visit: their valid Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location’s access policy for more information. Failure to present this documentation may result in access being denied. 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. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to 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. Hours may vary by location and are subject to change. 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. You are responsible for any purchases and/or servicing charges you make in The Centurion Lounge or authorize our Member Services Professionals to make on your behalf. Services available at the Member Services Desk are based on the type of American Express Card used to enter the Lounge. American Express will not be liable for any articles lost or stolen or damages suffered by visitors to The Centurion Lounge. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

- **The Centurion Lounge – Sydney & Melbourne, Australia:** The Centurion Lounges in Sydney and Melbourne, Australia may vary to the Global Lounge Collection terms. For more information on the Australian Lounges access, visit americanexpress.com.au/airportlounge
- **Escape Lounges – The Centurion® Studio Partner:** This benefit is available to the Platinum Card. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Card Members receive complimentary access to all US locations of the Escape Lounges. Card Members may enter with up to two complimentary guests. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. Card Member must be at least 18 years of age to enter without a parent or legal guardian. All Escape Lounge visitors must be of legal drinking age in the jurisdiction where the Lounge is located to consume alcoholic beverages. Please drink responsibly. Card Member must adhere to all house rules of participating lounges. Card Members and their guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounge customers, including access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change. Additional restrictions may apply.
- **Delta Sky Club:**
Effective January 1, 2024: Effective January 1, 2024: Eligible Card

Members travelling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go. This benefit is available to the Platinum Card Members. Platinum Card Members must present their valid American Express Card, government-issued I.D., and boarding pass to the Delta Sky Club ambassador. Boarding pass must show a reservation for a same-day Delta-operated flight (Delta or Delta connection) departing from or arriving at the airport in which the Delta Sky Club is located. Name on boarding pass must match name on the Card. Eligible Platinum Card Members on departing flights can only access the Delta Sky Club within 3 hours of their flight's scheduled departure time. During a connection between Delta-operated flights on the same ticket, you may use the Delta Sky Club in your connecting airport at any time during the layover. Delta reserves the right to limit access for non-revenue flyers at any Delta Sky Club. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Eligible Card Members must adhere to all Delta Sky Club House Rules while accessing participating airport clubs. Participating airport clubs and locations subject to change without notice. Eligible Platinum Card Members may bring guests into the Delta Sky Club subject to the most current Delta Sky Club access and pricing policies, and must use their valid Platinum Card as the payment method for guest access. Guests must also be flying on a same-day Delta-operated flight. Guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit delta.com/skyclub. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit delta.com/skyclub. Benefit and rules subject to change without notice. Additional restrictions may apply.

- **Plaza Premium Lounges:** This benefit is available to Platinum Card Members. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Card Members receive complimentary access to any global location of Plaza Premium Lounges. Card Member must present their valid Card, a confirmed boarding pass for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of

age to enter without a parent or guardian. Card Members may bring up to two (2) guests into Plaza Premium Lounges as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and their guests will receive all of the complimentary benefits and amenities afforded to the Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Plaza Premium Lounge locations are subject to change.

- **Virgin Australia** Access is complimentary for Primary Platinum Card Member and one complimentary guest only. The Primary Platinum Card Member and guest must be travelling with Virgin Australia domestically on the same Virgin Australia flight. Access is to Virgin Australia-branded lounges in Australia only. Name on boarding pass must match the name on Platinum Card and boarding pass must be presented. The Platinum Card Member and guest must present their physical valid Card and same-day boarding pass (containing your Virgin Australia Velocity Frequent Flyer number and status) to Virgin Australia lounge agents. One guest per Primary Platinum Card Member permitted. All access is subject to space availability. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. This benefit is subject to change.
- **Priority Pass™ - Platinum Business and Corporate Charge Cards:** This benefit is available to Platinum Business and Corporate Charge Card Members. Platinum Card Members and one Employee Platinum Card Member as nominated by the Primary Card Member may enrol in the Priority Pass™ program. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Priority Pass is an independent airport lounge access program. You acknowledge and agree that American Express will verify your Card Account number and provide updated Card Account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass program and may use this information for marketing related to the program. Once enrolled, Platinum Card Members whose Card Account is not cancelled may access participating Priority Pass lounges by presenting your Priority Pass card and airline boarding pass. If the Card Account is cancelled, you will not be eligible for Priority Pass and your enrolment will be cancelled. At any visit to a Priority Pass lounge that admits guests, you will be charged the prevailing retail rate for any guests. Some lounges do not admit guests. In some lounges, Priority Pass member must be 21 years of age to enter without a parent or guardian.

Priority Pass members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass lounge partners and locations are subject to change. All Priority Pass members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at prioritypass.com. Upon receipt of your enrolment information, Priority Pass will send your Priority Pass card and membership package which you should receive within 10-14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. To receive immediate access to the lounges after enrolling in Priority Pass, you can activate your membership online by using your Priority Pass membership details to receive a Digital Membership Card. For a step-by-step guide on the activation process, visit <https://prioritypass.com/activation>.

- **Lufthansa:** This benefit is available to Platinum Card Members. Additional Gold Cards and Additional Green Cards on your Platinum Card Account are not eligible for complimentary access. Platinum Card Members have complimentary access to select Lufthansa Business Lounges (regardless of ticket class) and Lufthansa Senator Lounges (when flying business class) when flying on a Lufthansa Group flight. To access the Lufthansa lounges, Platinum Card Members must present their valid Platinum Card, a government issued I.D., and a same-day departure boarding pass showing confirmed reservation on a Lufthansa Group flight (Lufthansa, SWISS and Austrian airlines). Card Members must adhere to all rules of participating lounges. Participating lounges and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating lounges. In some Lounges the Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. For the most current list of Lufthansa lounges, guest access requirements, rules, and pricing policy, please visit lufthansa.com/de/en/lounges.
- **Additional Global Lounge Collection Partner Lounges:** American Express offers access to additional lounges in the Global Lounge Collection where Platinum Card Members have complimentary access to participating locations. Card Members must present their valid Platinum Card, a government-issued I.D., and a boarding pass showing a confirmed reservation for same-day travel on any carrier. Guest access and

associated fees are subject to the terms and conditions of the participating lounge provider. Participation, locations, rates, and policies of lounges are subject to change without notice, and Card Members and their guests will not be compensated for such changes. Amenities, services, and hours may vary by participating lounge and are subject to change without notice. American Express and the participating lounge will not be liable for any articles lost or stolen, or damages suffered by the Card Member or guests inside the participating lounge. For participating lounges with a self-service bar, the Card Member may be required to be of legal drinking age in the participating lounge jurisdiction to enter without a parent or legal guardian. All Card Members and their guests must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. Each participating lounge may have their own policy allowing for children under a certain age to enter for free with the Card Member who is a parent or legal guardian. Card Member must adhere to all house rules of participating lounges. If American Express, in its sole discretion, determines that the Card Member or their guests have engaged in abuse, misuse, or gaming in connection with access to participating lounges in any way, or that the Card Member or their guests intend to do so, we may remove access to the Additional Lounges from the Account. American Express and the participating lounge reserve the right to revise the rules at any time without notice. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature in the American Express App or visit www.americanexpress.com/findalounge.

8. With Flexible Payment Option, you will be charged interest if you do not pay your Closing Balance in full by the due date each month. Please refer to your monthly statements for the current interest rate. Please refer to the full Flexible Payment Option [Terms and Conditions](#)
9. You can redeem points for prepaid travel of a nominated value through American Express Travel Online with the point-of-purchase redemption capability. Travel bookings using points may be made for any person, provided all your Accounts are kept in good standing and are not overdue. All travel bookings are subject to availability. Subject to the American Express Travel Online standard booking [Terms and Conditions](#).

10. Points for Travel

You can redeem points for prepaid travel of a nominated value through Webjet.com.au and helloworld with the point-of-purchase redemption capability. Travel bookings using points may be made for any person, provided all your accounts are kept in good standing and are not overdue. Partner Terms and Conditions apply. Subject to the

Membership Rewards Terms and Conditions and the partners' booking terms and conditions.

11. Subject to the Terms and Conditions of the Membership Rewards Gateway program available at americanexpress.com/en-au/rewards/membership-rewards/terms. To transfer Membership Rewards points into an Airline or Frequent Guest Partner Program you must be a member of the Partner Program. Membership of the Partner Program is the Card Members responsibility and is subject to the terms and conditions of the applicable Program. A joining fee may apply. Award seats are not available on all routes. Please check availability with the Partner prior to transferring your points. Charges/levies/taxes may apply. The redemption of points will be administered solely by American Express. A minimum transfer amount applies. Points transferred to Partner Airlines are not reversible and American Express holds no responsibility for flight or accommodation availability, which may be limited. This is at the sole discretion of the Airline and Hotel Partners.

12. Cover Charges with Points:

For each successful transaction with cover charges with points, points will be debited from your Membership Rewards account and a credit placed on your Card. A minimum of 1,000 Membership Rewards points is required to cover any eligible transaction with points. Account cannot be in credit when using cover charges with points. A credit will appear on your statement identified as "Membership Rewards Credit". Points will be debited immediately and the credit will take up to 2-4 business days. to appear online. Credits processed after the Card account's statement closing date will appear in the following statement. You are still responsible for payment of the amount due on your Card account by the due date. Any charges covered by points is not redeemable for cash via Credit balance refund. View [here](#). This is available to primary Card Members enrolled in the Membership Rewards program. A minimum of 1,000 Membership Rewards points must be redeemed at any one time. Any credit to your Card Account cannot exceed the amount of the relevant eligible charges or the current outstanding balance on your Account. Certain fees and charges are excluded. Points will be debited immediately and the credit can take up to 72 hours to appear online. Credits processed after the Card Account's statement closing date will appear in the following statement. You are still responsible for payment of the amount due on your Card Account by the due date. Subject to the Membership Rewards Terms & Conditions at americanexpress.com/en-au/rewards/membership-rewards/terms

13. Gift Cards:

Gift Card or voucher rewards are not redeemable or exchangeable for cash or credit. Normal retailer gift card or voucher conditions apply, refer to the gift card or retailer website for details.

14. Points for Credit:

Points may be redeemed by the Basic Card Member for a credit on the Primary Card Account. American Express may decline a Points for Credit request where the Card Account or Card Member's other Accounts with American Express are not in good standing or overdue. The redemption of points for credit will be administered solely by American Express within 2-4 business days and cannot be reversed. A minimum of 8,000 points must be redeemed at any one time.

15. 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 Platinum Business Card to pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [American Express Platinum Business 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.

16. Accor Plus Complimentary Membership.

An annual Accor Plus membership is valued at AU\$399, found at accorplus.com/au/benefits as at 1 August 2022. Enrolment is required to receive a complimentary Accor Plus membership. An Accor Plus membership is available only to the Primary Platinum Card Member. Membership privileges will only be granted on presentation of a valid membership card and a member must identify themselves as an Accor Plus member at time of booking. Accommodation bookings must be made through all.accor.com or accorplus.com American Express reserves the right to instruct Accor Plus to cancel your membership if you cease to be a Platinum Card Member or your account is not in good standing. Complimentary membership is a continuing

benefit of your American Express Platinum Card, however American Express reserves the right to discontinue the benefit, upon providing you with reasonable notice. Once enrolled, enrolment continues for at least 12 months. If you become ineligible for this benefit or if this benefit ends, the Accor Plus membership standard eligibility criteria will apply to you. Visit accorplus.com for full membership conditions, benefits and participating properties. Room allotment for Stay Plus complimentary night stays are limited each night per participating property and must be made by visiting and booking through all.accor.com or accorplus.com. Membership privileges are subject to exceptions listed at accorplus.com/au/benefits-exceptions.

17. Fine Hotels + Resorts:

Fine Hotels + Resorts (FHR) program benefits are available for new bookings made through American Express Travel with participating properties and are valid only for eligible Platinum Charge Card Members and Centurion® Members. Platinum Credit Card Members who are not also Australian Platinum Charge Card Members or Centurion® Members, are not eligible for FHR program benefits. 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. Noon check-in and room upgrade are subject to availability and are provided at check-in; certain room categories are not eligible for upgrade. The US\$100 credit will be applied to eligible charges up to the amount of the credit. 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 US\$100 credits. The type and value of the daily breakfast (for two) varies by property; breakfast will be valued at a minimum of US\$60 per room per day. To receive the breakfast credit, the breakfast bill must be charged to your hotel room. The breakfast credit will be applied at check-out. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at check-out. 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 travelling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional FHR benefits ("Prohibited Action"). American Express and the property reserve the right to modify or revoke FHR benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your FHR benefits. Benefit restrictions vary by property. 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 check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To

be eligible for FHR program benefits, your eligible Card Account must not be cancelled. For additional information, please call the number on the back of your Card.

18. The Hotel Collection:

Valid only for new The Hotel Collection bookings of a minimum of two consecutive nights with participating providers made through American Express Travel Online (americanexpress.com.au/travel or americanexpress.com.au/thc), Platinum Travel Service or Centurion Travel Service. Online bookings currently only available to Primary Card Members. Payment must be made in full with an eligible American Express Card in the Card Member's name. Card Member must travel on itinerary booked to be eligible for benefits described. Primary Card Member may be able to use Membership Rewards® points and the Platinum Travel Credit on the American Express Travel website or on request through Platinum Travel Service or Centurion Travel Service as payment towards The Hotel Collection, if the selected hotel and room type provides you the option to prepay in advance. The eligible Card Member will receive the credit as a deduction from the final hotel bill when checking out of the hotel; they will receive \$1 for each eligible dollar spent up to US\$100. Eligible spend includes dining, spa and resort activities. Eligible spend does not include charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see hotel front desk for details. Credit must be used in conjunction with initial stay and cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. Limit one credit per room, per stay. Three-room limit per Card Member 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 The Hotel Collection benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke The Hotel Collection 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 the Hotel Collection benefits. If an eligible Card Member cancels their room, any additional rooms will no longer qualify for benefits as the eligible Card Member must be staying at the hotel. Participating providers and benefits subject to change. Taxes, surcharges and additional fees are as supplied by the hotel at the time of reservation; however they are subject to change and will be charged as applicable at the time of settlement of your hotel account. Note that payments made in foreign currencies will be subject to a foreign currency conversion and fee at the time of payment upon departure. A one category room upgrade is based on availability and eligibility at check-in to the hotel.

19. Hertz Gold Plus Rewards®:

Benefits vary by market and location of rental, and may be subject to 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 Business Card Member or your Account is not in good standing. Available for the American Express Platinum Business Card Member. Payment must be made in full with an American Express Platinum Business Card in the Platinum Business Card Member's name. Eligible Platinum Business Card Member must travel on itinerary booked to be eligible for benefits described.

20. Avis Preferred:

Enrolment in the Avis Preferred program is required to receive benefits. Benefits are subject to change. All Avis Preferred Terms and Conditions apply. To view partner Terms and Conditions, visit www.avispreferred.eu. American Express Terms and Conditions apply. American Express reserves the right to instruct Avis to cancel your membership if you cease to be a Platinum Card Member or if your Account is not in good standing.

21. The Amex App and features are available to download for eligible Card Accounts in Australia. To use the App, you must be registered for Online Services.

22. Emergency Card Replacement: If your Card is lost or stolen, you must report it immediately. You can call American Express 24 hours a day. In Australia, call us on 1800 175 568. If you are overseas, report your lost or stolen Card to the nearest American Express Travel Service or Representative Office. Once you have notified us, you are not liable for any unauthorised charges.

23. Fraud Protection Guarantee: Provided that you notify us immediately upon discovery of any fraudulent transactions and you have complied with your Card Member Agreement, you will not be held liable for any unauthorised charges.

24. Mobile Wallets: Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the US and other countries. Apple Pay®, Touch ID and Face ID are trademarks of Apple Inc. Samsung Pay, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices. Google Play™ and the Google Logo are trademarks of Google LLC.

25. American Express Platinum Business Card Dell Technologies Credit

- The redemption periods are between 18 January 2022 - 30 June 2022, 1 July 2022 - 31 December 2022, 1 January 2023 - 30 June 2023, 1 July 2023 - 31 December 2023, 1 January 2024 - 30 June 2024, 1 July 2024 - 31

December 2024, 1 January 2025 - 30 June 2025, 1 July 2025 - 31 December 2025, 1 January 2026 - 30 June 2026 and between 1 July 2026 - 31 December 2026.

- Benefit is limited to one credit of up to \$125 each redemption period, per Card Account.
- Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.
- Only the Primary Card Member can enrol the Card into the benefit. Valid for spend on any Employee Cards under the enrolled Card Account. Only the Primary Card Member can enrol the Card into the benefit. Valid for spend on any Employee Cards under the enrolled Card Account.
- Not all Cards are eligible for this Benefit. If a Card you hold is ineligible, you will not be able to see the benefit, nor will you be able to save the Benefit to the Card.
- Benefit limited to the Card Account to which the offer is saved and only spend on this Card Account counts towards the benefit.
- Excludes transactions where you do not spend directly on the Card Account to which the offer is saved, at www.dell.com.au or by phone on 1800 880 855. Offer valid at Australian website and phone orders only.
- A one-time enrolment is required from 18/01/2022 and Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31/12/2026.
- Excludes transactions made through a third party establishment or payment processor.
- Credit is not redeemable for cash or other payment form.
- Credit should appear on your billing statement within 5 business days from qualifying spend but may take up to 90 days from the offer end date.
- Credit will not be applied to your Card Account if your Card has been suspended or cancelled.
- Credit may be reversed if your qualifying purchase is refunded or cancelled.
- Full Offer Terms available [here](#)

26. The Australian Premium Subscription benefit offer ('**Benefit**') is available to eligible American Express Australia Card Members ('**Card Members**').

Once you have requested to enrol in The Australian Premium Subscription, American Express Australia Limited (**'American Express'**) will determine your eligibility to enrol in the Benefit via the enrolment process. If eligible then American Express will share your enrolment information with Nationwide News Pty Ltd (**'News Corp'**). News Corp may use this enrolment information in accordance with its privacy policy available [here](#). The Benefit will provide eligible Card Members with; (a) a 12 month digital access to The Australian which provides premium content at theaustralian.com.au and via The Australian app; (b) eligibility to activate a digital subscription to the Wall Street Journal which will run concurrently with the subscription in (a) above; (c) a bespoke The Australian Premium e-newsletter sent every week and exclusive to subscribers of The Australian Premium subscription; and (d) access to The Australian Insiders' Briefing virtual event held twice per calendar year. Eligible Card Members must activate the Benefit described in (a) above in order to be provided with the opportunity to activate or enjoy the other parts of the Benefit.

Card Members are not required to pay for the Benefit. Subscriptions provided under the Benefit will be automatically renewed every 12 months provided American Express and News Corp continue their arrangements in relation to this Benefit. Under the Benefit, you are limited to one digital subscription per eligible Card Member; not to be used in conjunction with any other offer; subscription is for digital content only; physical newspapers are not included. In addition to these terms and conditions, your use of the Benefit is subject to News Corp's full digital subscription terms and conditions available [here](#). For avoidance of doubt, terms and conditions contained here will take precedent in the event of inconsistency. Eligible Card Members will be required to agree to News Corp's terms and conditions and privacy policy to activate the Benefit.

News Corp may cancel any digital subscription provided under the Benefit at any time if the Card Member subscriber is in breach of these terms and conditions or the News Corp terms and conditions for any part of the Benefit, if notified by American Express that a Card Member is no longer eligible for this subscription or if American Express and News Corp cease to have an agreement relating to the continued provision of the Benefit. The value of the Benefit is not redeemable for cash or any other payment form. American Express may end this Benefit at any time.

27. Hotel Elite Status

Marriott Bonvoy™ – As an American Express Platinum Business Card Member you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request

enrollment within the Marriott Bonvoy at the Gold Elite Status level, American Express will share your enrolment information with The Marriott Bonvoy™ Program (Marriott Bonvoy™). Marriott Bonvoy may use this information in accordance with its privacy statement available at www.marriott.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy Program terms visit <https://www.marriott.com/loyalty/terms/default.mi>. Marriott Bonvoy program amenities may not be combined with the Fine Hotels + Resorts program. Upgrades are based upon availability and will vary by property.

Hotel Elite Status – Hilton Honors. As a Platinum Card Member you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at HiltonHonors.com/MemberBenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at Hilton.com/PrivacyPolicy. If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program.

Visit HiltonHonors.com/Terms for more details. Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void.

Enrolment in the Radisson Rewards program is required for membership to be upgraded. Benefits are subject to change and availability may vary by property. Radisson Rewards benefits may not be combined with benefits offered by American Express and other loyalty programs. All American Express terms and conditions apply. All Radisson Rewards terms and conditions apply. To view terms and conditions visit radissonhotels.com/en-us/terms-and-conditions. American Express reserves the right to instruct Radisson Rewards to cancel your membership if you cease to be a Platinum Card Member or your account is not in good standing.

28. This information has been prepared without taking into account your objectives, financial situation or needs. You should read the [AccessLine Terms and Conditions](#) and consider the appropriateness of Australian domestic payments using AccessLine in relation to your individual requirements. AccessLine is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. To use AccessLine, you must have an American Express Business Card or American Express Corporate Card that is registered to use the service. Terms, conditions, fees and charges apply.

29. MYOB Integration:

MYOB bank feed is available to American Express Cards issued by American Express Australia Limited with the exception of American Express Corporate Cards. The Card must be active at the time of enrolment.