

## **AMEX Velocity Escape Plus Card Benefits Terms & Conditions**

### **30,000 bonus Velocity Points**

30,000 bonus Velocity Points are only available to new American Express Card Members who apply online by 04 August 2026, are approved and spend \$3,000 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. 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. 30,000 bonus Velocity Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Velocity 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](#). \$95 annual Card fee applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

### **\$50 Virgin Australia Statement Credit**

Limited to one \$50 credit per redemption period. The redemption periods are :

1. 1 January 2025 - 31 December 2025; and
2. 1 January 2026 - 31 December 2026.

Each redemption period resets on 1 January until the offer end date of 31 December 2026. You cannot carry any unused offer value from one redemption period into the next.

Save this Benefit First: You must first save the Benefit to your American Express Velocity Escape Plus Card via Amex Offers by simply logging into your Online Account or the Amex App, before making your payment to qualify for the benefit. Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2026. Only payments 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](http://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 11/13/2024 AXP 1their 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 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](https://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](https://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. 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 dollar on government spend, remain unchanged. The Points threshold is based on eligible Velocity Points earned during a calendar year and will be reset on 1 January each year. Velocity Points earned by all Card Members on a Card Account contribute to the 12,000 Points threshold each calendar year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.

### **Additional Card Members**

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.

### **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 11/13/2024 AXP 2Express 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.

**Fraud Protection Guarantee**

Provided that you do not contribute to or unreasonably delay reporting any misuse of your Account and you have complied with your Card Conditions, you will not be held liable for any unauthorised charges.

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