

American Express Explorer Credit Card Benefits Terms & Conditions

75,000 Bonus Membership Rewards Points

Bonus & Eligibility: 75,000 Bonus Membership Rewards Points are only available to new American Express Card Members who apply online by 1 July 2025, are approved and spend \$4,000 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. Please allow 8-10 weeks for the bonus points to be credited to your Account after the spend criteria has been met. If you previously held a David Jones American Express Card and have not held any other American Express Card(s) in the past 18 months, you will be eligible for the offer. All other 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. The American Express Explorer Credit Card has an annual Card fee of \$395. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

Travel Credit

If your Card has a Travel Credit benefit, the Primary Card Member is eligible for an annual Travel Credit, subject to the full Travel Credit Terms and Conditions at amex.com.au/explorer-travelcreditterms. The Travel Credit can be redeemed through American Express Travel Online on a single eligible travel booking by selecting the Travel Credit when you check out. To redeem the Travel Credit, the full value of the Travel Credit (or more) must be charged to the eligible Primary Card. Eligible travel includes flights, hotels and car hire when you prepay in advance. The Travel Credit can be used for 365 days from the benefit anniversary date and cannot be used past the expiration date. To check the expiration date of your Travel Credit if you have not already redeemed it, please visit americanexpress.com.au/travel; log in and click 'Travel Credit'. If your booking is cancelled, and your Travel Credit has already been used and associated statement credit applied to your account, you will forfeit your annual Travel Credit benefit and American Express may reverse the statement credits issued. You need to be able to spend on the Card to access the Travel Credit benefit and it should be credited to your Card Account within 3 business days but may take up to 30 days. Your account must be in good standing and you must have paid the annual fee and minimum payment by the due date. If you cancel your Card, change your rewards program or Card type, you will no longer be eligible for the Travel Credit.

The Centurion Lounge

Entry into The Centurion Lounge is governed by the full Terms and Conditions available at amex.com.au/airportlounge. All entrants must adhere to the General Conditions of Entry. American Express Explorer Card Members are entitled to a total of two (2) entries into The Centurion Lounges in Australia per calendar year (1 January to 31 December). Complimentary access is available for the Card Member's children 17 years and younger. Card Members wishing to bring additional guests may be subject to a charge that is to be processed on the Card Member's American Express Card.

Membership Rewards Program

Subject to the Terms and Conditions of the Membership Rewards program available here. You will earn 1 point per dollar spent with Merchants classified as 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

Explorer 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 Explorer 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 Explorer 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.

The Hotel Collection

Valid only for new The Hotel Collection bookings of at least 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. The following American Express Card Members are eligible to book through The Hotel Collection: American Express Rewards Advantage Card, American Express Explorer Credit Card, American Express Platinum Reserve Credit Card, American Express Gold Card, American Express Gold Business Card, American Express Platinum Card, American Express Business Platinum Card and American Express Centurion Card. 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. Membership Rewards points and Platinum Travel Credit cannot be used towards The Hotel Collection bookings as payment.

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 \$100 USD. 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 within a 24-hour period at the same property considered one stay. 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. You may be able to use Membership Rewards points and/or the Travel Credit on the American Express Travel website as payment towards The Hotel Collection, if the selected hotel and room type provides you the option to prepay in advance.

A one category room upgrade is based on availability and eligibility at check-in to the hotel.