

AMEX Essential Rewards Card Benefits Terms & Conditions

40,000 Bonus Membership Rewards Points

Bonus & Eligibility: 40,000 Bonus Membership Rewards Points are only available to new American Express Card Members who apply online by 27 January 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. Please allow 8-10 weeks for the bonus points to be credited to your Account after the spend criteria has been met. 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 Essential Rewards Credit Card has a monthly fee of \$9 (\$108 per year). This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

Membership Rewards Points

Subject to the Terms and Conditions of the Membership Rewards program available at americanexpress.com/en-au/rewards/membership-rewards/terms. Earn 5 points per \$1 spent at restaurants, fast food outlets, cafes, bars and selected food delivery services in Australia ("Eats and Drinks"). See the list of selected food delivery services here. Earning points at this rate is dependent on how the merchant categorises their business and provide us this information (directly or through their financial institution). Locations such as a bar in an entertainment venue or a restaurant in a hotel may not be eligible for accelerated points earn. Spend through an aggregator or intermediary platform for these transactions may not be eligible for accelerated points earn. The Eats and Drinks category does not include supermarket, grocery store or catering spend.

Earn 3 points per \$1 spent on eligible streaming subscriptions at selected providers in Australia. The current list of streaming services is available here. Purchases must be made directly with the merchant on our list. Spend will not be eligible for accelerated earn if the product is bundled with another product or service or billed by a third party such as a digital platform or a TV, telecommunications or internet provider. Spend through an aggregator or intermediary platform for these transactions may not be eligible for accelerated points earn. Earn 2 points per \$1 spent at selected major retailers in Australia. The following merchants have been classified as Selected Major Retailers: Amazon, Kmart, Bunnings Warehouse, Uniqlo, Myer, The Iconic, JB Hi-Fi, Harvey Norman. Purchases with these Selected Major Retailers are only eligible for additional points if the transactions are made online or in-store in Australia. Spend through an aggregator or intermediary platform for these transactions may not be eligible for accelerated points earn. The current list of selected retailers and corresponding terms and conditions are available here. The list is subject to change. Eligible spend outside the accelerated earn rate categories will earn 1 Membership Rewards point per \$1 spent. American Express reserves the right to change this list of Eats and Drinks providers, selected food delivery services, selected streaming services and selected major retailers that earn points at an accelerated rate.

Credit 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 Essential Rewards Credit 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 Essential Rewards 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.

Plan It Instalments

You can create an Instalment Plan as long as your account is in good standing. We may withdraw this offer, prevent you from creating any new Instalment Plans or cancel any of your existing Instalment Plan(s) at any time if your Card Account is overdue, or if you do not comply with your Card Conditions. The minimum Plan amount is AUD\$100. We may also limit the amount that can be transferred to an Instalment Plan. You will be charged a Monthly Plan Fee for each Instalment Plan created (unless a promotional plan is available). This fee will be charged each month your Instalment Plan is active and will be disclosed to you at the time of creating your 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 may request to cancel your Instalment Plan(s) at any time through your Online Account or the Amex App. Any billed Monthly Plan Fees will remain payable, but no further Monthly Plan Fees will be billed after cancellation is effective. As cancellation can take 24-48 hours to process ("Processing Time"), you may be charged a further monthly plan fee after requesting cancellation if the Processing Time occurs on your payment date. View the full Plan It Instalment Terms and Conditions [here](#).