

AMEX Velocity Business Card Benefits Terms & Conditions

120,000 Bonus Velocity Points

Offer only available to new American Express Card Members who apply by 13 January 2026, are approved and spend \$3,000 on eligible purchases on their new Card in the first two (2) 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. 120,000 bonus Velocity Points will be awarded to the eligible Card Member's Account 8-10 weeks after the spend criteria has been met. \$249 annual Card fee applies. Velocity membership and Points earn and redemption are subject to the American Express Velocity Business Card Points Terms and Conditions as amended from time to time. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

Velocity Points per \$1 spent

Velocity Points are earned in accordance with and subject to the Velocity American Express Cards Points Terms and Conditions, and exclusions apply. Eligible purchases do not include cash advances and fees and charges for foreign currencies. These do not earn Velocity Points. For the full list of exclusions, please refer to the Velocity American Express Card Points Terms and Conditions available [here](#). The earn rate of 2 Velocity Points per \$1 spent on Virgin Australia only applies to purchases made in Australia. You will earn 0.5 points per \$1 spent at participating merchants classified as 'government' including the Australian Taxation Office, the Australian Postal Corporation, federal/state and local government bodies. Industry specific earn rates 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

Virgin Australia Lounge Access

American Express Velocity Business Card Members receive two complimentary single entry passes each Membership year. The Card Member must be travelling with Virgin Australia domestically. Access is to Virgin Australia-branded lounges in Australia only. Name on boarding pass must match the name on the Velocity Business Card. The Velocity Business Card Member must present his or her valid Card and same-day boarding pass (containing their Virgin Australia Velocity Frequent Flyer number and status) to Virgin Australia lounge agents. Single entry passes are valid for 12 months from the date of issue. The Virgin Australia Lounge is operated by Virgin Australia Airlines Pty Ltd in selected domestic airports in accordance with the [Virgin Australia Lounge Terms and Conditions](#) and [Lounge Rules](#) as amended from time to time. All access is subject to space availability. This benefit is subject to change. Visit virginaustralia.com/lounge for full Terms and Conditions.

Travel insurance

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.

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.

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.

Mobile Wallets

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