

American Express Explorer Credit Card Benefits Terms & Conditions

50,000 Bonus Membership Rewards Points

Bonus & Eligibility: 50,000 Bonus Membership Rewards Points are only available to new American Express Card Members who apply online by 3 February 2026, 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. 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](https://americanexpress.com.au/travel) 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

The Hotel Collection (THC) benefits are available for new bookings of two consecutive nights or more, with participating properties, made through Platinum Travel Service, Centurion Travel Service or American Express Travel Online. Bookings are valid only for eligible Card Members of the following American Express Cards: 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 Business Gold Plus Card, American Express Platinum Card, American Express Platinum Business Card and American Express Centurion Card. Excludes Gold Credit Card Members who are not also Australian Rewards Advantage, Gold or Platinum Charge Card Members. 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 to be eligible for benefits described. Noon check-in, late checkout and the room upgrade are subject to availability; certain room categories are not eligible for upgrade. The type of US\$100 credit and additional amenity (if applicable) varies by property; the US\$100 credit will be applied to eligible charges up to US\$100. 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 credits. Benefit restrictions vary by property. 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 traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional THC benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke the THC 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 THC benefits. 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 checkout in US Dollars or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To be eligible for THC program benefits, your eligible Card Account must not be cancelled. For additional information, call the number on the back of your Card.