

AMEX Platinum Edge Card Benefits Terms & Conditions

\$0 annual fee for the first year

Offer only available to new American Express Card Members who apply online, are approved. The American Express Platinum Edge Credit Card will have a \$0 introductory annual Card fee for the first year of Card Membership. All Card Members who currently hold or who have previously held any Card product issued by American Express Australia Limited in the preceding 18 month period are ineligible for this offer. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Offer subject to change without notice.

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/platinumedge-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 checkout. 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.

Membership Rewards Program

Subject to the Terms and Conditions of the Membership Rewards program available here. The following merchants have been classified as major supermarkets: Bi-Lo, Coles, Fishers, Food For Less, Fresh Provisions, Harris Farm Markets, IGA, Macro Wholefoods, Safeway, Supabarn, Thomas Dux, Woolworths. The following merchants have been classified as major petrol stations: Ampol, BP, Caltex, Gull, Metro, Peak, Safeway Petrol, Shell, United, Woolworths Petrol, 7 Eleven.

Exceptions may apply if an individual merchant trading as one of the above named retailers does not accept American Express as a form of payment.

Purchases at major supermarket & major petrol station retailers are only eligible for additional points if the transactions are made in Australia.

Certain transactions will earn 2 points per dollar spent, including the use of foreign currency overseas and overseas online payments. Additional points for major supermarkets, petrol stations and foreign currency may not 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 a major supermarket processed through a payment aggregator may not earn the additional points.

Transfer Points to Partners

To redeem points at any Partner Program you must be a member of the applicable Program. Enrolment in such Programs is solely your responsibility and fees may apply. The minimum requirement and transfer rate varies. Subject to the [Membership Rewards Terms and Conditions](#).

Platinum Edge Card Insurance

Terms, conditions, cover limits and exclusions apply (such as maximum age limits and pre-existing medical condition exclusions). You must use your American Express Platinum Edge 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 Platinum Edge 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.