AMEX Velocity Business Card Benefits Terms & Conditions

120,000 Bonus Velocity Points

Offer only available to new American Express Card Members who apply by 19 January 2027, are approved and spend $6,000 on eligible purchases on their new Card in the first three (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. 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. 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. $249 Annual Card Fee applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Information correct as at 28 October 2026.

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 Business Flyer Program

Virgin Australia Business Flyer membership is available to businesses with an active ABN/ACN and an Australian business address that spend up to $500,000 per annum on domestic air travel spend. Virgin Australia Business Flyer membership is available to eligible Australian businesses. Travel agents, travel wholesalers, air travel consolidators and persons re-selling air travel are not eligible to join. Certain travel management companies approved by Virgin Australia may be eligible to join. Virgin Australia Business Flyer Terms and Conditions apply. For more information, please see the Virgin Australia Business Flyer Terms and Conditions.

The Fare Advantage Discount

The Fare Advantage Discount of up to 6% applies to Flex and Business Class fares operated and marketed by Virgin Australia and is available to Virgin Australia Business Flyer members. The Fare Advantage Discount levels are subject to change without notice. Please check the Virgin Australia Business Flyer website for current discount levels. Fare Advantage Discounts can only be booked through the Booking Portal, our Guest Contact Centre, or a registered self-ticketing Travel Management Company (TMC) or travel agent and are not available through the public Virgin Australia website. If your TMC or travel agent is not registered to process Fare Advantage Discounts, please instruct your TMC or travel agent to contact the Virgin Australia Business Flyer Team at businessflyer@virginaustralia.com. Fare Advantage Discounts cannot be used in conjunction with any other offer or discount and cannot be combined with any other Unpublished Fares or Promotional Fares. Fare Advantage discounts do not apply to Virgin Australia flights operated by Qatar Airways, any bookings made via the Virgin Australia Groups department, sale fares or other tactical fares offered from time to time, and bookings for children and infants. Fare advantage discounts are not available on Virgin Australia services to and from Onslow (ONS). If you have any questions regarding the application of Fare Advantage Discounts, please contact the Virgin Australia Business Flyer team. Virgin Australia Business Flyer Terms and Conditions apply.

Eligible International Flight Discounts

Eligible International Flight Discounts are available on eligible international flights with Virgin Australia Business Flyer airline partners. Discounts vary by airline and fare class, with a discount of up to 10% available on select Business and Economy United Airlines fares. Please check the Virgin Australia Business Flyer website for current discount levels and applicable discount terms and conditions. Discounts can only be booked through the Booking Portal, our Guest Contact Centre, or a registered Travel Management Company (TMC) or travel agent and are not available through the public Virgin Australia website. If your TMC or travel agent is not registered to process these discounts, please instruct your TMC or travel agent to contact the Virgin Australia Business Flyer Team: businessflyer@virginaustralia.com. Discounts cannot be used in conjunction with any other offer or discount and cannot be combined with any other Unpublished Fares or Promotional Fares. Fare Advantage discounts do not apply to any bookings made via the Virgin Australia conference and group travel area, sale fares or other tactical fares offered from time to time, and bookings for children and infants. If you have any questions regarding the application of Eligible International Flight Discounts, please contact the Virgin Australia Business Flyer team. Virgin Australia Business Flyer Terms and Conditions apply.

Discounted Lounge Membership

Usual annual Lounge Membership Fee is $450 (plus $99 joining fee for all new standard Lounge Memberships), as at 18 May 2026. Discounted Membership Fee is available for the Virgin Australia Business Flyer member's Key Contact, Account Administrators, Travel Bookers and Travellers. Subject to the Virgin Australia Business Flyer Terms and Conditions, and Virgin Australia Lounge Terms and Conditions. Virgin Australia Lounge entry is subject to space availability.

Earning Points as a Virgin Australia Business Flyer member

Virgin Australia Business Flyer Members can earn up to 1,000,000 Points from completed travel on eligible flights marketed and operated by Virgin Australia or marketed by Virgin Australia and operated by eligible airline partners, per annum, based on the rolling 12-month period from when the Member joins Virgin Australia Business Flyer. Points aren't earned on certain fees, taxes, or charges. Virgin Australia Business Flyer Terms and Conditions apply.

Earning Points with Velocity Frequent Flyer

If the individual flying with Virgin Australia or a partner airline is a Velocity Frequent Flyer member, they may also earn Velocity Points on eligible flights in accordance with the Velocity Membership Terms and Conditions.

Velocity Gold Membership

Virgin Australia Business Flyer Tier 2 members receive one complimentary annual Velocity Gold Membership. Virgin Australia Business Flyer Tier 3 members receive two complimentary annual Velocity Gold Memberships. These complimentary memberships are for member employees only, as nominated by the member.

Program membership tiers

Virgin Australia Business Flyer has multiple Tier Levels. The Tier Level determines the types of Program Benefits the Virgin Australia Business Flyer member is entitled to access. Certain Program Benefits may only be provided to a specific Tier Level. Please see our website and the Virgin Australia Business Flyer Terms and Conditions for information on the Program Benefits. The Program Benefits are incorporated into these Terms. Whenever a Virgin Australia Business Flyer member is: (a) upgraded to a higher Tier Level (i.e. upgrade from Tier Level 1 to Tier Level 2); (b) retained at Tier Level 2 or 3 following the member's annual Tier Level review; or (c)

downgraded from Tier 3 to Tier 2 following the member's annual Tier Level review, your business will have the option to choose a reward. To choose a reward, click on the link in the email sent to the member's Key Contact and select from the options. The link in the email will expire in four weeks from receipt or once you have chosen your reward. Once a selection has been made, it cannot be changed. The Single Use Lounge Pass or Business Class Upgrade rewards must be allocated to a Velocity Frequent Flyer member who is directly employed or contracted by the Member within 1 year or they will expire. The bonus Points reward must be transferred to a Velocity Frequent Flyer member who is directly employed or contracted by the Member within 2 years or they will expire. Please note that any unallocated rewards will also expire if you are upgraded to a higher Tier Level (at which time we will provide you with new rewards to choose from). See the Virgin Australia Business Flyer Terms and Conditions for details of the available rewards and conditions of use.

Virgin Australia Lounge Access

Virgin Australia Guest Lounge Passes are subject to the American Express® Velocity Business Card Benefits Terms and Conditions Two single entry passes to the Virgin Australia lounge will be activated on the Primary Card Member's Velocity Frequent Flyer membership account annually, on or after each anniversary of membership. 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 as amended from time to time. Visit the Virgin Australia website for up-to-date information on Virgin Australia's Lounge network.

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
Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the US and other countries. Apple Pay and Touch ID are trademarks of Apple Inc. Samsung Pay, Galaxy S (and other device names) and Samsung Knox are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices. Google Pay and the Google Logo are trademarks of Google LLC.