AMEX Business Gold Plus Card Benefits Terms & Conditions

100,000 Bonus Membership Rewards Points

Offer only available to new American Express Card Members who apply by 12 January 2027, are approved and spend $5,000 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. 100,000 Bonus Membership Rewards Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Subject to the Terms and Conditions of the Membership Rewards Program available at https://www.americanexpress.com/en-au/rewards/membership-rewards/terms. The American Express® Business Gold Plus 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. Information is correct as at 4 November 2026.

Membership Rewards Program

Subject to the Terms and Conditions of the Membership Rewards program available at americanexpress.com/en-au/rewards/membership-rewards/terms. Earn 3 points per $1 spent directly at these selected merchants: Xero, Google Ads, Meta for Business, Amazon Web Services (AWS) and Dell. Spend made through an aggregator or intermediary 3rd party platforms for these transactions may not be eligible for accelerated points earn. Earn 2 points per $1 spent with American Express AccessLine. Excludes any special risk based pricing Customer transactions with AccessLine. This information has been prepared without taking into account your objectives, financial situation or needs. You should read the AccessLine Terms and Conditions and consider the appropriateness of Australian domestic payments using AccessLine in relation to your individual requirements. AccessLine is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. To use AccessLine, you must have an eligible American Express Corporate Card or American Express Business Card that is registered to use the service. Terms, conditions, fees and charges apply. Learn more about AccessLine here. Earn 1.5 points for every $1 spent everywhere else except government where you will earn 1 point for every $1 spent. Merchants classified as 'government' include the Australian Taxation Office, the Australian Postal Corporation, Federal/State and Local government bodies. Industry-specific earn rate 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 points at the government earn rate. After a total of 200,000 points is earned in a calendar year, you will earn 1 point for every $1 for all spend, uncapped and with no expiry. Points earned by Primary and Employee Card Members on a Card Account contribute to the 200,000 points threshold each calendar year and threshold resets on 1st January every year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.

Credit 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 Business Gold Plus 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 Business Gold Plus 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.

American Express Business Gold Plus B2B Credits:

Business Gold Plus Xero Benefit

Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend $100 in one or more transactions, online at www.xero.com/au/ to get $100 back. Benefit redeemable once each calendar year until the benefit end date of 31 December 2027. Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.

Benefit Limit is $100 per calendar year: Spend $100 or more in one or more transactions to receive $100 back, per calendar year. Limited to one credit at a total of $100 each calendar year. Each redemption period resets on 1 January until the offer end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next.

Primary Card Member Only: The benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.

One-time Enrolment Required: You must first enrol into the benefit before making your payment to qualify for the benefit. Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2027. Only payments made after enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus is set as your default payment method with Xero to avoid missing the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.

Eligible Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit, in AUD, online at www.xero.com/au/. Benefit valid at Australian website only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.

Direct Payments Only: If you pay using third party payment providers, such as Buy Now Pay Later providers or payment processors, you will not be eligible for the benefit.

Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.

Your use of Xero: Your purchase of goods and/or services from Xero is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Business Gold Plus Google Ads Benefit

Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend AU$100 in one or more transactions, online at ads.google.com to get AU$100 back. Benefit redeemable once each

calendar year until the benefit end date of 31 December 2027. Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.
Benefit Limit is AU$100 per calendar year: Spend AU$100 or more in one or more transactions to receive AU$100 back, per calendar year. Limited to one credit at a total of AU$100 each calendar year. Each redemption period resets on 1 January until the offer end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next.
Primary Card Member Only: The benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.
One-time Enrolment Required: You must first enrol into the benefit before making your payment to qualify for the benefit. Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2027. Only payments made after enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus is set as your default payment method with Google Ads to avoid missing the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.
Eligible Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit, in AUD or USD online at ads.google.com. Benefit valid at Australian website only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period. If you spend in a currency other than Australian Dollars, a Currency Conversion Fee applies and this fee does not count towards the benefit spend requirement. For more information regarding charges made in foreign currencies refer to your Card Member Agreement. You must meet the benefit spend requirement of $100 Australian Dollars after currency conversion to be eligible for the benefit.
Direct Payments Only: If you pay using third party payment providers, such as Buy Now Pay Later providers or payment processors, you will not be eligible for the benefit.
Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.
Your use of Google Ad Services: Your purchase of goods and/or services from Google Ads is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Business Gold Plus Meta Benefit
Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend $100 in one or more transactions, in-app or online at Meta for Business to get $100 back. Benefit redeemable once each calendar year until the benefit end date of 31 December 2027. Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.
Benefit Limit is $100 per calendar year: Spend $100 or more in one or more transactions to receive $100 back, per calendar year. Limited to one credit at a total of $100 each calendar year. Each redemption period resets on 1 January until the offer end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next.
Primary Card Member Only: The benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.
One-time Enrolment Required: You must first enrol in the benefit before making your payment to qualify for the benefit. Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2027. Only payments made after

enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus is set as your default payment method with Meta for Business to avoid missing the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.
Eligible Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit, in AUD in-app or online at www.facebook.com/business/marketing/facebook. Benefit valid at Australian app and website only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.
Direct Payments Only: If you pay using third party payment providers, such as Buy Now Pay Later providers or payment processors, you will not be eligible for the benefit.
Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.
Your use of Meta for Business: Your purchase of goods and/or services from Meta for Business is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Business Gold Plus Amazon Web Services Benefit
Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend $100 in one or more transactions, online at aws.amazon.com to get $100 back. Benefit redeemable once each calendar year until the benefit end date of 31 December 2027. Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.
Benefit Limit is $100 per calendar year: Spend $100 or more in one or more transactions to receive $100 back, per calendar year. Limited to one credit at a total of $100 each calendar year. Each redemption period resets on 1 January until the offer end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next.
Primary Card Member Only: The benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.
One-time Enrolment Required: You must first enrol into the benefit before making your payment to qualify for the benefit. Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2027. Only payments made after enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus is set as your default payment method with Amazon Web Services to avoid missing the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.
Eligible Transactions: The benefit only applies to online spend made at aws.amazon.com. Only valid for payments made in AUD, with the billing country for your subscription selected as Australia. Benefit valid at Australian website only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.
Excluded Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit at aws.amazon.com. The benefit excludes any additional purchases or charges, such as payments made via phone and purchases made at amazon.com.au. For purchases of products that may have a delayed delivery, or if you accept a free trial, you must ensure that $100 or more has been charged to your Card by the end of each redemption period (31 December) to be eligible for the credit within that redemption period. Excludes pre-order items where the release date is after benefit end date.
Direct Payments Only: If you pay using third party payment providers, such as Buy Now Pay Later providers or payment processors, you will not be eligible for the benefit.
Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of

payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.
Your use of Amazon Web Services: Your purchase of goods and/or services from Amazon Web Services is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Business Gold Plus Square Benefit:
Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend AU$300 or more in one or more transactions at Square online, on either Square hardware or Square software subscriptions to receive one AU$100 back, per calendar year. Limited to one credit at a total of $100 each calendar year. Each redemption period resets on 1 January until the offer end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.
Primary Card Member Only: The benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.
One-time Enrolment Required: To redeem, you'll need a Square account. Sign up here if you don't have one yet before making a purchase. If you already have a Square account, you must enrol in the benefit before making your payment to qualify for the benefit. The final date to enrol and spend is 31 December 2027. Only payments made after enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus Card is set as your default payment method with Square to avoid missing the benefit. Benefit limited to the Card enrolled in the benefit and only spend on this Card counts towards the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.
Eligible Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit, in AUD online at squareup.com/au/en. This benefit applies only to transactions on Square hardware and or Square software subscriptions purchases. Only paid Square software plans are eligible for this offer. Third-party applications that use Square's APIs and SDKs, Afterpay, and other payment related tools are ineligible. Any merchant processing fees and Instant Transfer fees are ineligible. Benefit valid at Australian website only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period. Excludes purchases made in retail stores. To be eligible, you'll need a Square account. Fill in a form here if you don't have one yet before you make a purchase.
Direct Payments Only: Your payment must be made in AUD directly online at squareup.com/au/en to be eligible for the benefit. If you pay using third party payment providers, such as Buy Now Pay Later providers, third party payment providers or payment processors, you will not be eligible for the benefit.
Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form. Credit will not be applied to your Card Account if your Card has been suspended or cancelled. Credit may be reversed if your qualifying purchase is refunded or cancelled.
Your use of Square Services: Your purchase of goods and/or services from Squareup.com is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Business Gold Plus Dell Benefit

Enrol in this American Express® Business Gold Plus Card benefit with your Card and spend online at www.dell.com.au or by phone on 1800 880 855 to receive your purchase amount back as a credit, up to $75 back per redemption period. Benefit redeemable once every 6 months until the benefit end date of 31 December 2027. Terms, conditions and exclusions apply. The benefit provider may have spend thresholds, after which they require payments made by invoice.

Benefit Limit is $75, every calendar 6 months: the benefit value is capped at $75 each redemption period, per Card Account. The benefit value will reset on 1 January and 1 July every year until the benefit end date of 31 December 2027. You cannot carry any unused offer value from one redemption period into the next.

Primary Card Member Only: The Benefit is only available to Primary American Express® Business Gold Plus Card Members using their American Express® Business Gold Plus Card. Transactions made with an Additional Card or Employee Card are not eligible for this benefit.

One-time Enrolment Required: You must first enrol in the benefit before making your payment to qualify for the benefit. Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31 December 2027. Only payments made after enrolment are eligible for the benefit. You should ensure that your American Express® Business Gold Plus is set as your default payment method with Dell to avoid missing the benefit. If you use another Card to make a payment at any time, you will not be eligible for the benefit on that Card.

Eligible Transactions: Excludes transactions where you do not spend directly on the Card Account enrolled in the benefit, at www.dell.com.au or by phone on 1800 880 855. Offer valid at Australian website and phone orders only. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.

Direct Payments Only: If you pay using third party payment providers, such as Buy Now Pay Later providers or payment processors, you will not be eligible for the benefit.

Award of Credits: Credit(s) should appear on your billing statement within 30 days from the date of payment but may take longer. Credit(s) are not redeemable for cash or any other payment form.

Your use of Dell: Your purchase of goods and/or services from Dell is governed by their respective terms and conditions (including privacy policies). American Express is not responsible in any way for the goods and/or services of the participating brands. Inquiries or complaints related to the participating brands' goods and/or services should be directed to their customer service.

Hilton Honors Silver Status

Eligible Card Members are able to enrol in complimentary Hilton Honors Silver status. Offer available only to eligible Card Members and is not transferable. Full details of Silver status can be found at HiltonHonors.com/MemberBenefits and are subject to change by Hilton. Silver status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Silver status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at Hilton.com/PrivacyPolicy.. If you already have Hilton Honors Silver status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Silver status without meeting otherwise required criteria only while an eligible Card Member or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning of Points & Miles™ when booking direct and redemption of Points are subject to Hilton Honors Terms and Conditions. Visit HiltonHonors.com/Terms for more details.

Emergency Card Replacement

If your Card is lost or stolen, you must report it immediately. You can call American Express 24 hours a day. In Australia, call us on 1800 175 568. If you are overseas, report your lost or stolen Card to the nearest American Express Travel Service or Representative Office. Once you have notified us, you are not liable for any unauthorised charges.

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.

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.

Flexible Payment Option

With Flexible Payment Option, you will be charged interest if you do not pay your Closing Balance in full by the due date each month. Please refer to your monthly statements for the current interest rate. Please refer to the full Flexible Payment Option Terms and Conditions.