American Express Explorer Credit Card Benefits Terms & Conditions

Up to 100,000 Bonus Membership Rewards Points

To earn up to 100,000 Bonus Membership Rewards Points you must apply online by 27 April 2027, be approved and meet the following criteria: You'll receive 75,000 Bonus Membership Rewards Points when you spend $4,000 or more on eligible purchases on your new Card in the first 3 months from the Card approval date. To receive an additional 25,000 Bonus Membership Rewards Points, you need to remain on the American Express Explorer Credit Card after the first year and spend a minimum of $4,000 on eligible purchases on the Card within the first 3 months of your second year of Card Membership. 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 after the spend criteria has been met in both your first and second years of Card Membership for the Bonus Points to be credited to your Account. You will still be eligible to earn the additional 25,000 Bonus Membership Rewards Points in the second year of Membership, even if you did not meet the $4,000 minimum spend criteria to receive the 75,000 Bonus Points in the first year of Membership. This offer is only available to new American Express Card Members. 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. Information is correct as at 4 November 2026.

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 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

The following Terms and Conditions govern the entry to The American Express Centurion Lounges at the Sydney International Airport and the Melbourne International Airport.

1. Eligible Cards

(a) The Cards listed below that are current and issued by American Express Australia Limited and American Express International (NZ), are eligible to enter The Centurion Lounges in Sydney and Melbourne:
American Express Centurion Card
American Express Platinum Card
American Express Platinum Card Plus
American Express Platinum Business Card
American Express Corporate Platinum Card
American Express Qantas Corporate Platinum Card
American Express Explorer Credit Card
American Express Business Explorer Credit Card
American Express Platinum Reserve Credit Card
Qantas American Express Ultimate Card
American Express Airpoints Platinum Card
American Express Elevate Premium Credit Card

(b) Internationally issued American Express Centurion and American Express Platinum Cards that are current are eligible to enter the The Centurion Lounge. At the discretion of American Express, other American Express Card Members may also enter The Centurion Lounges.

2. Access to The Centurion Lounge
(a) American Express Centurion, American Express Platinum, American Express Platinum Business and American Express Corporate Platinum Card Members have complimentary access to The Centurion Lounges for each American Express Card Account and are entitled to bring their children 17 years of age or younger. Platinum Personal and Platinum Business Card Members may bring one (1) complimentary guest into The Centurion Lounge. Centurion and Corporate Platinum Card Members may bring up to two (2) complimentary guests into The Centurion Lounge. Additional Gold Cards and Additional Green Cards on your Centurion or Platinum Account are not eligible for complimentary access. Card Members wishing to bring additional guests will be subject to a charge that is to be processed on the Card Member's American Express Card. Please refer to the reception desk at The Centurion Lounge for the applicable charges. If you have paid for additional guests and choose to visit multiple locations of The Centurion Lounge on the same day, guest fees will apply at each location.

(b) All other eligible cards are entitled to a total of two entries into The Centurion Lounges in Sydney and Melbourne per calendar year (1st January to 31st December). The entries may be used by the Primary Card Member, Additional Card Member or a guest travelling with a Card Member. Complimentary access is available for the Card Member's children 17 years of age or younger. Card Members wishing to bring additional guests will be subject to a charge that is to be processed on the Card Member's American Express Card. Please refer to the reception desk at The Centurion Lounge for the applicable charges.

3. General Conditions of Entry
(a) The Centurion Lounge at Sydney International Airport and Melbourne International Airport are operated by Plaza Premium Lounge Management (“Lounge Operator”). To access The Centurion Lounge, eligible Card Members must arrive within 3 hours of their departing flight. During a layover, all eligible Card Members (excluding Centurion) must arrive within 5 hours of their connecting flight. Same day round-trip itineraries are not considered connecting flights. Card Members will not be granted access to the lounge with a boarding pass for a flight that has landed at the final destination. All guests must be travelling on the same flight as the eligible Card Member (excluding Centurion). Upon arrival at The Centurion Lounge, eligible Card Members must present the following upon each visit: their valid American

Express Credit or Charge Card and upon request, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Name on boarding pass must match name on the Card. Failure to present this documentation may result in access being denied.

(b) Card Members must be at least 18 years of age to enter without a parent or legal guardian. All Centurion Lounge visitors must be of legal drinking age in the jurisdiction where the Lounge is located to consume alcoholic beverages. Please drink responsibly.

(c) The Lounge Operator reserves the right to remove any person from the lounge for inappropriate behaviour or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into our lounge is not permissible.

(d) Access to The Centurion Lounges is subject to space availability. The Centurion Lounge hours may vary and are subject to change without prior notice. Amenities vary among The Centurion Lounge locations and are subject to change. Card Members will not be compensated for changes in locations, rates or policies. In addition to the complimentary services and amenities in the Lounge, certain services, products or amenities may be offered for sale.

(e) American Express will not be liable for any articles lost or stolen or damages suffered by the Card Member or visitor inside the The Centurion Lounge. (f) If American Express, in its sole discretion, determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way, we may remove access to The Centurion Lounge from your Account. Use of The Centurion Lounges is subject to all rules and conditions set by American Express and the Lounge Operator. American Express reserves the right to revise the rules at any time and may do so without prior notice but will provide advance notice of material changes where reasonably practical.

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
Terms, conditions, cover limits and exclusions apply (such as maximum age limits and pre-existing medical condition exclusions). 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.