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

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 made through American Express Travel with participating properties and are valid only for the following Eligible 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, American Express Corporate Platinum Card, American Express Qantas Corporate Platinum Card and American Express Centurion Card. Excludes Gold Credit Card Members who are not also Australian Explorer or Platinum Reserve Credit Card Members, Rewards Advantage, Gold or Platinum Charge Card Members, or Centurion Members.

Each eligible THC booking includes the following program benefits: (1) a US$100 credit towards eligible charges, (2) 4pm late check-out when available, (3) 12pm check-in when available, and (4) room upgrade upon arrival when available. To receive program benefits, (i)the booking must be made and paid for using an Eligible Card, or another American Express Card in the Eligible Card Member's name,(ii) the Eligible Card Member must be traveling on the itinerary booked, and (iii) charges for program benefits (if applicable) must be billed to the hotel room. If paying for the booking at the property, the Eligible Card Member may need to provide a physical American Express Card. Any applicable program-related credits will be applied at checkout in USD or the local currency equivalent. Noon check-in,4pm late check-out

and the room upgrade are subject to availability; certain room categories are not eligible for upgrade. The type of US$100 credit and any additional benefit(if applicable) varies by property; the credit will be applied to eligible charges up to the amount of the credit. 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, bookings made by different Card Members staying in the same room or bookings made by different Card Members traveling in the same party, in each case, within a 24-hour period at the same property, are considered one stay and are only eligible for one set of THC benefits for the entirety of such stay. American Express and the Property reserve the right to modify or revoke THC benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in abuse, misuse, or gaming in connection with your THC benefits.

Eligible Card Members are entitled to the benefits offered by the property on the booking check-in date. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. 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.