# AMEX Platinum Business Card Benefits Terms & Conditions

**350,000 Bonus Membership Rewards Points**

Offer only available to new American Express Card Members who apply by 4 May 2027, are approved and spend $12,000 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. 350,000 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 americanexpress.com/en-au/rewards/membership-rewards/ terms. The American Express® Platinum Business Card has an Annual Card Fee of $1,750. 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.

**Global Lounge Collection**

This benefit is available to American Express® Platinum Personal, Platinum Business and Corporate Platinum Charge Card Members ("Platinum Card Members"). Eligibility and complimentary access vary by lounge and are governed by the individual lounge terms outlined below. Some airport lounge providers may require presentation of your physical Platinum Card for entry. We highly recommend travelling with your physical Card as some lounges may not accept digital Cards. American Express reserves the right to revise these rules from time to time, and may do so without prior notice, but will provide advance notice of material changes where reasonably practical. If American Express®, in its sole discretion, determines that the Card Member and their guests have engaged in abuse, misuse, or gaming in connection with access to the Global Lounge Collection lounges in any way, we may cancel your American Express Account.

**The Centurion Lounge**

Primary, Additional and Employee Platinum Card Members have complimentary access to participating locations of The Centurion Lounge. Platinum Personal and Platinum Business Card Members may bring one (1) complimentary guest, and Corporate Platinum Card Members may bring up to two (2) complimentary guests into The Centurion Lounge locations in the U.S. and select international locations as set forth on the Centurion Lounge website at thecenturionlounge.com (the "Centurion Lounge Website"). Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. Guest access policies (including, but not limited to, guest fees and number of complimentary guests per visit) applicable to international locations of The Centurion Lounge may vary by location and are subject to change. Visit the Centurion Lounge Website to learn more about lounge locations and guest access policies applicable to international Centurion Lounge locations. For more information specific to Australian Lounge access, visit americanexpress.com.au/airportlounge. All guests must be travelling on the same flight as the Card Member. 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. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, Platinum Card Members must arrive within 3 hours of their departing flight. During a layover, Card Members 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. Upon arrival at The Centurion Lounge, Platinum Card Members must present The Centurion Lounge agent with the following upon each visit: their valid Platinum Card, 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. Refer to the specific location's access policy for more information. 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. American Express reserves the right to remove any person from the Lounge for inappropriate behaviour or failure to adhere to 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. Hours may vary by location and are subject to change. 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. You are responsible for any purchases and/or servicing charges you make in The Centurion Lounge or authorise our Member Services Professionals to make on your behalf. Services available at the Member Services Desk are based on the type of American Express Card used to enter the Lounge. American Express will not be liable for any articles lost or stolen or damages suffered by visitors to The Centurion Lounge. 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 Platinum Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise these rules from time to time, and may do so without prior notice, but will provide advance notice of material changes where reasonably practical.

**Sidecar by The Centurion® Lounge**

Primary, Additional and Employee Platinum Card Members have complimentary access to Sidecar by The Centurion® Lounge. Please visit thecenturionlounge.com for more information on Sidecar by The Centurion Lounge availability. Platinum Personal and Platinum Business Card Members may bring one (1) complimentary guest, and Corporate Platinum Card Members may bring up to two (2) complimentary guests into The Sidecar by The Centurion Lounge locations. Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. All guests must be travelling on the same flight as the Card Member. All access to Sidecar by The Centurion Lounge is subject to space availability. To access Sidecar by The Centurion Lounge, Platinum Card Members must arrive within 90 minutes of their departing flight (including a connecting flight during a layover) and present the Sidecar by The Centurion Lounge agent with the following upon each visit: their valid Platinum Card, 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. Card Members must be at least 18 years of age to enter without a parent or legal guardian. All Sidecar by The Centurion Lounge visitors must be of legal drinking age in the jurisdiction where Sidecar by The Centurion Lounge is located to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from Sidecar by The Centurion Lounge for inappropriate behaviour or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into Sidecar by The Centurion Lounge is not permissible. Hours may vary by location and are subject to change. Amenities vary among Sidecar by 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 Sidecar by The Centurion Lounge, certain services, products or

amenities may be offered for sale and you are responsible for any purchases of such services, products or amenities. Services available at the Member Services Desk are based on the type of American Express Card used to enter Sidecar by The Centurion Lounge. American Express will not be liable for any articles lost or stolen or damages suffered by visitors to Sidecar by The Centurion Lounge. If American Express®, in its sole discretion, determine that you have engaged in abuse, misuse, or gaming in connection with Sidecar by The Centurion Lounge access in any way, we may remove access to Sidecar by The Centurion Lounge from your Platinum Account. Use of Sidecar by The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise these rules from time to time, and may do so without prior notice, but will provide advance notice of material changes where reasonably practical.

**Escape Lounges**

This benefit is available to Primary, Additional and Employee Platinum Card Members. Card Members receive complimentary access to all Escape Lounge locations throughout North America, Central America, the Caribbean and South America, including Escape Lounges - The Centurion® Studio Partner locations. Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. Card Members may bring up to two (2) complimentary guests per visit. To access an Escape Lounge, Card Members must present their valid Platinum Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. Name on boarding pass must match name on the Card and the eligible flight must be booked on your American Express Platinum Card. For access at select locations, Card Members must arrive within 3 hours of their departing flight. Refer to the specific location's access policy for more information. During a layover Card Members may use the Escape Lounge in the connecting airport at any time. For more information on access policies and lounge terms and conditions, see escapelounges.com. All access to an Escape Lounge is subject to space availability. Card Members must be at least 18 years of age to enter without a parent or legal guardian. All Escape Lounge visitors must be of legal drinking age in the jurisdiction where the Lounge is located to consume alcoholic beverages. Please drink responsibly. Card Members must adhere to all house rules of participating lounges. Card Members and their guests will receive all the complimentary benefits and amenities afforded to the Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. American Express reserves the right to revise these rules from time to time, and may do so without prior notice, but will provide advance notice of material changes where reasonably practical. Additional restrictions may apply.

**Delta**

Delta Sky Club access is operated by Delta Air Lines and is subject to Delta's access rules, conditions and availability. For the most current Delta Sky Club access and pricing policy, please visit delta.com/skyclub. Benefit and rules subject to change. Additional restrictions may apply.

This benefit is available to Primary, Additional and Employee Platinum Card Members. Platinum Card Members and any guests traveling with Delta Main Basic (Basic Economy) fare tickets do not have access to this benefit. Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. Platinum Card Members must present their valid American Express Platinum Card, government-issued I.D., and boarding pass for entry. Boarding pass must show a reservation for a same-day Delta-operated flight (Delta or Delta connection) or Delta-marketed flight operated by WestJet (ticket number starting with 006) departing from or arriving at the airport in which the

Delta Sky Club is located. Name on boarding pass must match name on the Card. Eligible Platinum Card Members on departing flights can only access the Delta Sky Club within three hours of their flight's scheduled departure time or any time during a layover. Delta reserves the right to limit access for non-revenue flyers at any Delta Sky Club. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Eligible Card Members must adhere to all Delta Sky Club House Rules while accessing participating airport clubs. Participating airport clubs and locations subject to change. Eligible Platinum Card Members may bring guests into the Delta Sky Club subject to the most current Delta Sky Club access and pricing policies, and must use their valid Platinum Card as the payment method for guest access. Guests must also be flying on a same-day Delta-operated flight or Delta-marketed flight operated by WestJet (ticket number starting with 006). Children under 2 years of age may accompany the Eligible Platinum Card Member for free. Guest access and fees subject to terms and conditions of participating airport clubs.

**Plaza Premium Lounges**

Plaza Premium Lounge access is operated by Plaza Premium and is subject to Plaza Premium's access rules. Plaza Premium Lounge locations, benefits and rules are subject to change. Primary, Additional and Employee Platinum Card Members have complimentary access to participating global locations of Plaza Premium Lounges. Platinum Personal and Platinum Business Card Members may bring one (1) complimentary guest into Plaza Premium Lounges. Corporate Platinum Card Members may bring up to two (2) complimentary guests into Plaza Premium Lounges. Additional Gold Cards and Additional Green Cards on your Platinum Account are not eligible for complimentary access. Card Member must present their valid Platinum Card, a confirmed boarding pass for same-day travel on any carrier and government-issued I.D. Minimum age requirements may vary by location, and in some lounges, Card Members must be 21 years of age to enter without a parent or guardian. If you have paid for additional guests and choose to visit multiple Plaza Premium lounges on the same day, guest fees will apply at each location. Card Members must adhere to all house rules of participating lounges. Card Members and their guests will receive all of the complimentary benefits and amenities afforded to the Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges.

**Virgin Australia**

Virgin Australia Lounge access is operated by Virgin Australia and is subject to Virgin Australia's access rules.

Access is to Virgin Australia-branded lounges at their city of departure in Australia only. Access is complimentary for Primary Card Members holding a Platinum Personal, Business or Corporate Charge Card issued in Australia only and one (1) complimentary guest per visit. The Primary Platinum Card Member and guest must be travelling with Virgin Australia domestically on the same Virgin Australia flight. The Platinum Card Member must present their valid physical Platinum Card and same-day boarding pass to Virgin Australia lounge agents and the name on the boarding pass must match the name on the Platinum Card. The guest must also present their boarding pass. All access is subject to space availability. This benefit is subject to change.

**Priority Pass™**

Priority Pass is an independent airport lounge access program. This benefit is available to Primary Platinum Personal, Primary Platinum Business and Primary Corporate Platinum Card Members only. Primary Platinum Personal, Primary Platinum Business and Primary Corporate Platinum Card Members may bring one (1) complimentary guest into Priority Pass Lounges that admit guests. You will be charged the prevailing retail rate for any additional guests. If you have paid for additional guests and choose to visit multiple Priority Pass lounges on the same day, guest fees will apply at each location. Some lounges do not admit guests. You acknowledge and agree that American Express will verify your Card Account number and provide updated Card Account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass program and may use this information for marketing related to the program. Once enrolled, Platinum Card Members whose Card Account is not cancelled may access participating Priority Pass lounges by presenting their physical or digital Priority Pass card and airline boarding pass. If the Card Account is cancelled, you will not be eligible for Priority Pass and your enrolment will be cancelled. Minimum age requirements may vary by location, and in some lounges, Priority Pass members must be 21 years of age to enter without a parent or guardian. Priority Pass members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass lounge partners and locations are subject to change. All Priority Pass members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at prioritypass.com. Upon receipt of your enrolment information, Priority Pass will send your Priority Pass card and membership package which you should receive within 10-14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. To access lounges before your physical Priority Pass card arrives, call the number on the back of your Platinum Card to obtain your Priority Pass membership details. You can then activate your membership online and receive a digital membership card. For a step-by-step guide on the activation process, visit prioritypass.com/activation. If American Express®, in its sole discretion, determines that the Card Member and their guests have engaged in abuse, misuse, or gaming in connection with access to the Priority Pass Lounge in any way, we may cancel your Priority Pass membership. This benefit is subject to change.

**Additional Global Lounge Collection Partner Lounges**

American Express offers access to additional lounges in the Global Lounge Collection where Platinum Card Members have complimentary access to participating locations. Card Members must present their valid Platinum Card, a government-issued I.D., and a boarding pass showing a confirmed reservation for same-day travel on any carrier. Guest access and associated fees are subject to the terms and conditions of the participating lounge provider. Participation, locations, rates, and policies of lounges are subject to change, and Card Members and their guests will not be compensated for such changes. Amenities, services, and hours may vary by participating lounge and are subject to change. American Express and the participating lounge will not be liable for any articles lost or stolen, or damages suffered by the Card Member or guests inside the participating lounge. For participating lounges with a self-service bar, the Card Member may be required to be of legal drinking age in the participating lounge jurisdiction to enter without a parent or legal guardian. All Card Members and their guests must be of legal drinking age in the jurisdiction where the lounge is located to consume alcoholic beverages. Please drink responsibly. Each participating lounge may have their own policy allowing for children under a certain age to enter for free with the Card Member who is a parent or legal guardian. Card Members must adhere to all house rules of participating lounges. If American Express, in its sole discretion, determines that the Card Member or their guests have engaged in abuse, misuse, or gaming in connection with access to participating lounges

in any way, we may remove access to the Additional Lounges from your Platinum Account. American Express and the participating lounge reserve the right to revise the rules at any time. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature amex.com.au/platinumlounges.

**Hotel Elite Status**

**Hilton Honors Gold Status**

As a Platinum Card Member you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at HiltonHonors.com/MemberBenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Gold 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 Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program.

**Marriott Bonvoy Gold Status**

As an American Express Platinum Business Card Member you are eligible to enroll in complimentary Marriott Bonvoy Gold Elite Status. Once you request enrollment within the Marriott Bonvoy at the Gold Elite Status level, American Express will share your enrolment information with The Marriott Bonvoy Program (Marriott Bonvoy). Marriott Bonvoy may use this information in accordance with its privacy statement available at www.marriott.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy Program terms visit https://www.marriott.com/loyalty/terms/default.mi. Marriott Bonvoy program amenities may not be combined with the Fine Hotels + Resorts program. Upgrades are based upon availability and will vary by property.

**Radisson Rewards Premium Status**

Enrolment in the Radisson Rewards program is required for membership to be upgraded. Benefits are subject to change and availability may vary by property. Radisson Rewards benefits may not be combined with benefits offered by American Express and other loyalty programs. All American Express terms and conditions apply. All Radisson Rewards terms and conditions apply. To view terms and conditions visit radissonhotels.com/en-us/terms-and-conditions. American Express reserves the right to instruct Radisson Rewards to cancel your membership if you cease to be a Platinum Card Member or your account is not in good standing.

**Complimentary ALL Accor+ Explorer Membership**
An annual ALL Accor+ Explorer Membership is valued at AU$369, found at accorplus.com/au/benefits as at 1 October 2026. Eligible American Express Card Members are required to enrol to receive a complimentary ALL Accor+ Explorer membership. An ALL Accor+ Explorer membership is available only to the Primary Platinum Card Member. Membership privileges will only be granted on presentation of a valid membership card and a member must identify themselves as an ALL Accor+ Explorer member at time of booking. Accommodation bookings must be made in advance through the ALL.com app. American Express reserves the right to instruct Accor Plus to cancel your membership if you cease to be a Platinum Card Member or your Account is not in good standing. Complimentary membership is a continuing benefit of your American Express Platinum Card, however American Express reserves the right to discontinue the benefit, upon providing you with reasonable notice. Once enrolled, enrolment continues for at least 12 months. If you become ineligible for this benefit or if this benefit ends, the ALL Accor+ Explorer membership standard eligibility criteria will apply to you. A Stay Plus Free Night may be subject to availability at participating properties. Use of the Stay Plus is subject to the conditions as listed on accorplus.com/au/terms-and-conditions. Membership privileges are subject to exceptions listed at accorplus.com/au/benefits-exceptions. Dining and drinks discounts do not apply to room service, mini bars, meeting rooms, selections from the kids' menus or takeaways; and public holidays or during special events. For more information, please visit here: accorplus.com/benefits/more-flavours. Dining privileges are subject to the Accor Plus membership terms and conditions which are found here: accorplus.com/au/terms-and-conditions.

**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 Platinum Business 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 Business 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.

**Complimentary 12-month subscription to The Australian Premium**
The Australian Premium Subscription benefit offer ('Benefit') is available to eligible American Express Australia Card Members ('Card Members').

Once you have requested to enrol in The Australian Premium Subscription, American Express Australia Limited ('American Express') will determine your eligibility to enrol in the Benefit via the enrolment process. If eligible then American Express will share your enrolment information with Nationwide News Pty Ltd ('News Corp'). News Corp may use this enrolment information in accordance with its privacy policy available here. The Benefit will provide eligible Card Members with; (a) a 12 month digital access to

The Australian which provides premium content at theaustralian.com.au and via The Australian app; (b) eligibility to activate a digital subscription to the Wall Street Journal which will run concurrently with the subscription in (a) above; (c) a bespoke The Australian Premium e-newsletter sent every week and exclusive to subscribers of The Australian Premium subscription; and (d) access to The Australian Insiders' Briefing virtual event held twice per calendar year. Eligible Card Members must activate the Benefit described in (a) above in order to be provided with the opportunity to activate or enjoy the other parts of the Benefit.

Card Members are not required to pay for the Benefit. Subscriptions provided under the Benefit will be automatically renewed every 12 months provided American Express and News Corp continue their arrangements in relation to this Benefit. Under the Benefit, you are limited to one digital subscription per eligible Card Member; not to be used in conjunction with any other offer; subscription is for digital content only; physical newspapers are not included. In addition to these terms and conditions, your use of the Benefit is subject to News Corp's full digital subscription terms and conditions available here. For avoidance of doubt, terms and conditions contained here will take precedent in the event of inconsistency. Eligible Card Members will be required to agree to News Corp's terms and conditions and privacy policy to activate the Benefit.

News Corp may cancel any digital subscription provided under the Benefit at any time if the Card Member subscriber is in breach of these terms and conditions or the News Corp terms and conditions for any part of the Benefit, if notified by American Express that a Card Member is no longer eligible for this subscription or if American Express and News Corp cease to have an agreement relating to the continued provision of the Benefit. The value of the Benefit is not redeemable for cash or any other payment form. American Express may end this Benefit at any time.

**American Express Platinum Business Card Dell Technologies Credit**

- The redemption periods are between 1 January 2027 - 30 June 2027 and 1 July 2027 - 31 December 2027.
- Benefit is limited to one credit of up to $125 each redemption period, per Card Account.
- Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period.
- Only the Primary Card Member can enrol the Card into the benefit. Valid for spend on any Employee Cards under the enrolled Card Account. The benefit provider may have spend thresholds, after which they require payments made by invoice.
- Not all Cards are eligible for this benefit. If a Card you hold is ineligible, you will not be able to see the benefit, nor will you be able to enrol in the benefit with the Card.
- Benefit limited to the Card Account enrolled in the benefit and only spend on this Card Account counts towards the benefit.
- 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.
- A one-time enrolment is required and 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.
- Excludes transactions made through a third-party establishment or payment processor.
- Credit is not redeemable for cash or other payment form.
- Credit should appear on your billing statement within 5 business days from qualifying spend but may take up to 90 days from the offer end date.

- 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.

**Mobile Wallets**

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