AMEX Platinum Card Benefits Terms & Conditions

150,000 Bonus Membership Rewards Points
150,000 Bonus Membership Rewards Points are only available to new American Express Card Members who apply online by 12 January 2027, are approved and spend $5,000 or more on eligible purchases on your new Card in the first 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. Please allow 8-10 weeks for the Bonus Points to be credited to your Account after the spend criteria has been met. 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 Platinum Card has an Annual Card Fee of $1,450. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. Information 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/platinumtravelcreditterms. The Travel Credit can be redeemed through American Express Travel Online on a single eligible travel booking by selecting the Travel Credit when you checkout. 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.

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.

Global Dining Credit
Maximum amount back is $200 on spend at participating local restaurants (Local Dining Credit) and AUD$200 on spend at participating abroad restaurants (Abroad Dining Credit) per redemption period: Each redemption period resets on 1 January until the offer end date of 31 December 2026. The redemption periods are:
• 1 January – 31 December 2025

• 1 January – 31 December 2026

Spend can be in one or more transactions. 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 Australia Platinum Card Members using their Platinum Personal Charge Card. Transactions made with an Additional Card is not eligible for this Benefit.

Save this Benefit First: A one-time enrolment is required. You must first save the Benefit to your Platinum Card before making your payment to qualify for the Benefit. Benefit limited to the Card to which the offer is saved 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.

If you switch to a new Card product that is not eligible for this Benefit, enrolment will be removed from your Card Account.

If a Card you hold is ineligible, you will not be able to see the Benefit, nor will you be able to save the Benefit to the Card. If you are no longer eligible for this Benefit due to a change in Account status, including but not limited to fraudulent flags, suspension or cancellation, it will be removed from your Account.

Eligible Transactions: Benefit only available for dine-in services made in-person at a participating restaurant in Australia. Full participating restaurant list can be found here. Participating restaurant list subject to change without notice, please check before you dine as you won't be eligible to receive a credit if the restaurant isn't on the list at the time of your transaction.

Excluded Transactions: Benefit excludes purchases of gift cards and vouchers, transactions made towards deposits charged upfront by the venue, booking, cancellation, and no-show charges, takeaway or dine-at-home services.

Direct Payments Only: If you pay using payment processors such as QR payment or restaurant in-app purchases, you may not be eligible for the Benefit. Please request to pay at the restaurant's designated checkout register.

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 may be reversed if your qualifying purchase is refunded or cancelled.

Expiry or Withdrawal of Benefit: The Benefit will expire on 31 December 2026. American Express can withdraw the Benefit at any time by giving you 60 days' notice.

Your use of participating restaurants: Your purchase of goods and/or services from the participating brands 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.

Our General Offer Terms: Our General Offer Terms also apply to the Benefit and contain important additional terms.

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.

The Bicester Collection

Primary Platinum Card Members receive benefits at 9 destinations across The Bicester Collection Villages in Europe. Enjoy 10% savings at participating boutiques with a downloaded eVIP Pass, complimentary Hands-free Shopping*, Personal Shopping appointments*, Reserved Parking* and access to the Private Sale.

Discover beautifully landscaped boulevards lined with boutiques and explore collections from world-leading brands such as Acne Studio, Ami Paris, Canda Goose, Lululemon, and MCM.

Platinum Card Members can enjoy the following benefits when visiting a participating Village within The Bicester Collection:

- 10% savings at participating boutiques with a downloaded eVIP Pass
- Complimentary Hands-free Shopping* (shop freely without carrying your bags)
- Reserved Parking*
- Complimentary Personal Shopping appointments*
- Access to the Private Sale

Participating Villages include:

Bicester Village, London (Download your eVIP Pass here.)
Kildare Village, Dublin (Download your eVIP Pass here.)
La Vallée Village, Paris (Download your eVIP Pass here.)
Wertheim Village, Frankfurt (Download your eVIP Pass here.)
Ingolstadt Village, Munich (Download your eVIP Pass here.)
Maasmechelen Village, Brussels (Download your eVIP Pass here.)
Fidenza Village, Milan (Download your eVIP Pass here.)
La Roca Village, Barcelona (Download your eVIP Pass here.)
Las Rozas Village, Madrid (Download your eVIP Pass here.)

Card Members who click on an eVIP link for one of the Participating Villages and provide their home country, postcode and/or home county, will receive an eVIP QR code.

*Please note, Hands-free Shopping, Reserved Parking and Personal Shopping sessions must be booked in advance via Guest Services. When booking reserved parking, please include your estimated time of arrival.

This benefit is available to Primary Card Members only.

Complimentary ALL Accor+ Explorer Membership

An annual ALL Accor+ Explorer Membership is valued at AU$349, found at accorplus.com/au/benefits as at 1 October 2025. 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.

Fine Hotels + Resorts

Average US$550 value based on FHR bookings in 2024 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability and use of benefits. Fine Hotels + Resorts (FHR) program benefits are available for new bookings made through American Express Travel with participating properties and are valid only for eligible Platinum Charge Card Members and Centurion Members. Platinum Credit Card Members who are not also Australian Platinum Charge Card Members or Centurion Members, are not eligible for FHR program benefits. 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. Noon check-in and room upgrade are subject to availability and are provided at check-in; certain room categories are not eligible for upgrade. The US$100 credit will be applied to eligible charges up to the amount of the credit. To receive the US$100 credit, the eligible spend must be charged to your hotel room. The US$100 credit will be applied at checkout. Advance reservations are recommended for certain US$100 credits. The type and value of the daily breakfast (for two) varies by property; breakfast will be valued at a minimum of US$60 per room per day. To receive the breakfast credit, the breakfast bill must be charged to your hotel room. The breakfast credit will be applied at checkout. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at checkout. Benefits are applied per room, per stay (with a threeroom limit per stay). Back-to-back stays booked by a single Card Member, Card Members staying in the same room or Card Members travelling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional FHR benefits ("Prohibited Action"). American Express and the property reserve the right to modify or revoke FHR benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your FHR benefits. Benefit restrictions vary by property. 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 USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To be eligible for FHR program benefits, your eligible Card Account must not be cancelled. For additional information, please call the number on the back of your Card.

Hilton Honors Gold Status

As a Platinum Card Member you are eligible to enrol in complimentary Hilton Honors Gold status. Please note that a Hilton Honors Membership Number is required before you are able to enrol in this benefit. For Card Members who are new to Hilton Honors, please sign up here. Your full name and email address must match on both your American Express account and Hilton Honors account to successfully complete your registration. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at HiltonHonors.com/MemberBenefits and are 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. Visit HiltonHonors.com/Terms for more details.

Mariott Bonvoy Gold status
As a Platinum Card Member you are eligible to enrol in complimentary Marriott BonvoyTM Gold Elite Status. Once you request enrolment within the Marriott Bonvoy Program at the Gold Elite Status level, American Express will share your enrolment information with The Marriott BonvoyTM Program. Marriott Bonvoy may use this information in accordance with its privacy statement available at 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 marriott.com/signInOverlay.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.

Partner Programs
Subject to the Terms and Conditions of the Membership Rewards program available here. To transfer Membership Rewards points into an airline rewards or frequent guest partner program, you must be a member of the partner program. Membership of the partner program is the Card Member's responsibility and is subject to the Terms and Conditions of the applicable program. A joining fee may apply.

International Airline Program
• American Express reserves the rights to change these conditions from time to time with 21 days prior notice and/or to discontinue the whole programme. To earn or redeem Membership Rewards points, Cards must be registered to the American Express Membership Rewards program, and be active and current in their payments. When paying with a combination of your American Express Card and Membership Rewards points, only the value applied to the Card is eligible to earn Membership Rewards points. Membership Rewards Terms and Conditions apply when booking on the American Express Travel website. Please visit the Membership Rewards website to view the full Terms and conditions (membershiprewards.com.au/termsandconditions).

• Airlines reserve the right to change, cancel or restrict flight operations without notice. IAP upgrades or specially negotiated fares may be limited by airlines to certain flights and/or dates (“blackouts”). IAP is subject to the terms and conditions of each participating carrier. American Express does not guarantee that seats or tickets will be available. Cabins of service and discounts vary by airline and route.

• To qualify for the IAP upgrades or specially negotiated fares: a) Your journey must start and end at the same port as designated by the participating airline and be completed within the period during which your selected carrier participates in the programme. You will be advised of any applicable dates at the time of booking. b) IAP tickets must be purchased through the American Express Travel Service and must be charged to a valid Australian American Express Platinum Card which is in good standing. c) The Platinum Cardmember who purchases the ticket(s) must be one of the travellers. d) IAP tickets are non-transferable and nonendorsable.

• Any travel on non-participating airlines must be ticketed and paid for separately and is not part of the IAP. Certain code share or flights on the worldwide partners of the participating airlines may not apply.

• Certain IAP airlines or non-participating airlines impose restrictions such as ticketing time limit on advance booking to indicate a timeline for ticketing upon making your reservations. For each individual airline Terms & Conditions, please check with the Platinum Travel Service for details.

• IAP upgrade offers or specially negotiated fares may not be combined with any other promotion, discount, negotiated or corporate rate.

• American Express acts only as an agent for travel service providers and does not own or operate any airline or means of transportation. American Express is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to: accidents and injuries; delays; changes in routes or itineraries; loss, theft or damages to possessions. American Express strongly advises travellers to insure themselves against travel risks. Travellers are responsible for ensuring that they have valid documentation and for complying with the health, customs, currency and other laws of any country they enter or attempt to enter.

IAP is available to Platinum Cardmembers from a variety of participating airlines each with specifically designated ports of departure and arrival. Please refer to the Platinum Travel Service for details of participating airlines, applicable routing and timetables and fares in force at any particular time. Other International Airline Program Terms & Conditions may apply.

Savings are based on full-priced retail year-round airfares from Australia to select destinations with participating airlines in selected booking classes in First, Business and Premium Economy. Savings are calculated on the base fare and do not include applicable charges such as taxes, service fees, date change fees and cancellation fees. A maximum of 8 tickets can be purchased per Card Member per transaction. Prices are subject to availability and subject to change. All airfares must be purchased through the Platinum Travel Service and paid for on the Platinum Card. Airfares at sale prices may be released in the market at any time and reduce the featured savings. Fare rules including Advance Purchase, Min/Max Stay, any Penalties/Refunds, Stopovers/Transfers, Discounts (child/infant), and Taxes/Surcharges, are dependent on the airline’s Terms and Conditions and can vary. Airline Partners

and offers vary and are subject to change. Contact Platinum Travel Service for full details on the International Airline Program.

Platinum Card Insurance

IMPORTANT INFORMATION: If the unexpected happens on your travels and a medical emergency arises, your first port of call is Chubb Assistance. In the event of an incident and to ensure you get appropriate, and fast, treatment from a doctor who speaks your language, you must call Chubb Assistance on +61 2 9335 3492 or the number on the back of your Card before seeking medical treatment, or you may be responsible for your medical expense costs. 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 Platinum 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 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 Australian Premium Subscription

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.