



The American Express® Platinum Business Card

Superior service, premium benefits and access to a range of powerful business tools - all while earning Membership Rewards points.

American Express Membership Rewards® Points | Make business purchases more rewarding

Complimentary Membership Rewards enrolment¹

Earn **2.25 Membership Rewards points** per \$1 spent on purchases, except government-related spend where you'll earn 1 point for every \$1 spent.¹

No expiry date or points cap on the number of points you can earn.²

Transfer points or use them for rewards

Transfer points to **major Airline Reward Partner Programs**,³ including Qantas Frequent Flyer and Velocity Frequent Flyer, as well as the Hotel Partners,³ Hilton Honors and Marriott Bonvoy™.

Use points to **pay for travel**,⁴ pay eligible purchases on your Account,⁵ and more.

Powerful Business Tools | Enjoy more time, control and convenience

Extended Cash Flow⁶

With up to 55 days to pay for purchases, your Platinum Business Card can give you the valuable breathing room you need to keep cash flow moving and to still make sure suppliers are paid on time.

Flexible Spending Power⁷

Unless we advise you of a spending limit on your Account, your American Express Charge Card comes with flexible spending power, also known as no pre-set spending limit. This means that the amount you can spend is dynamic and can adapt based on your transaction patterns, your business' credit rating and other factors. The way you use your Card can help your spending power grow, particularly in the first few months. To help maximise your spending power, you can make regular transactions and don't miss any payments.

Pay over time with Flexible Payment Option⁸

Flexible Payment Option allows you to free up your cash flow with an instant line of credit. Instead of paying your balance in full each statement period, you can choose to pay off a portion of it, up to your FPO limit, over time. Interest charges apply.

Accounting Software⁹

Auto-import expenses into solutions such as Xero and QuickBooks Online or sync to MYOB.

Get up to \$125 back with DELL Technologies¹⁰

Save the benefit to your eligible Card and spend online at **www.dell.com.au** or via phone on **1800 880 855** to receive your purchase amount back as a credit, up to \$125 back per redemption period. Benefit ends 31/12/2026. Exclusions apply.

Travel & Benefits | It's going places with confidence

Complimentary ALL Accor+ Explorer Membership¹¹

Enjoy two complimentary nights in an Accor Hotels property each year (each must be booked in conjunction with a paid night), 30% off your dining bill, for up to 10 guests at participating Accor properties across Asia Pacific and much more. Valued at \$349 p.a.

Airport Lounge Access¹²

Lounge before lift off in more than 1,550+ Airport Lounges in 140 countries and counting.

Please note, the American Express® Global Lounge Collection benefit for Platinum Personal and Platinum Business Cards is changing, with access policy updates from 8 July 2026 (Centurion Lounges) and 1 October 2026 (Plaza Premium and Priority Pass). Visit go.amex.com/lounge-updates for details and updated Terms and Conditions.

Hotel Elite Status¹³

You can be fast-tracked to the higher tiers of leading hotel loyalty programs around the world, such as Hilton Honors Gold Status, without having to fulfil the usual qualifying criteria.

Complimentary Travel Insurance¹⁴

Complimentary domestic and international travel insurance extends to you, your spouse, your dependent children (25 years of age or younger), and your Employee Card Members when you pay for your return trip on your Card. Terms, conditions, cover limits and exclusions apply (such as maximum age limits, pre-existing medical conditions and cover limits).

Fine Hotels + Resorts Privileges¹⁵

With each booking, receive a complimentary suite of benefits at over 1,800 extraordinary properties worldwide.

Complimentary The Australian Premium Subscription¹⁶

Enjoy access to *The Australian's* leading news coverage and analysis from here and around the world with a complimentary subscription to *The Australian Premium*.

Give your business the powerful backing of American Express – all for an Annual Card Fee of \$1,750 which may be tax deductible when used solely for business. You are advised to speak with your accountant or tax adviser about the deductibility of this expense.

Contact your American Express representative at **139 323** or visit amex.com.au/businesscards to learn more about The American Express Platinum Business Card.

Terms and Conditions

American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as at 31 March 2026 and is subject to change. This offer is only available to those who reside in Australia. Cards are offered, issued and administered by American Express Australia Limited (ABN 92 108 952 085). © Registered Trademark of American Express Company.

- 1. Membership Rewards.** Subject to the Terms and Conditions of the Membership Rewards program available at www.americanexpress.com/en-au/rewards/membership-rewards/terms. Government transactions 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. Industry specific earn rate may apply when you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant. For example a payment made to Local Government bodies processed through payment aggregator may earn rates at the government earn rate. There may be tax implications associated with participation in the Membership Rewards program. You are advised to check with your accountant or tax adviser for further information.
 - 2. There is no expiry on points** as long as the Card Account is active, enrolled in Membership Rewards program and is kept in good standing and not overdue.
 - 3. Points transfer.** Subject to the Terms and Conditions of the Membership Rewards program available at www.americanexpress.com/en-au/rewards/membership-rewards/terms. 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.
 - 4. Book travel with points with these redemption options:**
American Express Travel Online: To redeem Membership Rewards points, Cards must be enrolled to the American Express Membership Rewards program, and your Card Account must be in good standing. To redeem Membership Rewards points with American Express Travel Online, you need to have available limit on your Card for the full transaction amount of the booking. You will then receive a statement credit within 3 business days for your points redemption. If the credit isn't on the same statement as the transaction, it should appear on your next statement. Please pay all amounts due each month. You will earn Membership Rewards points on the full dollar amount charged to your Card. All bookings are subject to the terms and conditions of our Membership Rewards Program. For full Terms and Conditions please visit the Membership Rewards website.
Webjet and helloworld: Minimum redemption amounts apply. You can redeem points for prepaid travel of a nominated value through Webjet.com.au and helloworld with the point-of-purchase redemption capability. Travel bookings using points may be made for any person, provided all your accounts are kept in good standing and are not overdue. Partner Terms and Conditions apply. Subject to the Membership Rewards Terms and Conditions and the partners' booking terms and conditions.
 - 5. Cover Charges with Points:** For each successful transaction with covered with points, points will be debited from your Membership Rewards account and a credit placed on your Card in line with the points chosen to be used for the Eligible Charge. A minimum of 1,000 Membership Rewards points is required to cover any eligible transaction with points. Any credit to your Card account cannot exceed the amount of the relevant Eligible Charges. A credit will appear on your statement identified as "Membership Rewards Credit". Points will be debited immediately and the credit will take up to 3 business days to appear online. Credits processed after the Card account's statement closing date will appear in the following statement. You are still responsible for payment of the amount due on your Card account by the due date. Any charges covered by points is not redeemable for cash via Credit balance refund.
 - 6. Up to 55 days cash flow.** Depending on your method of payment, when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your Account from your previous statement period. If you pay by direct debit, your payment will be processed 10 days after your statement is issued.
 - 7. Flexible Spending Power.** Unless we tell you otherwise, your American Express Charge Card comes with flexible spending power, also known as no-pre-set spending limit. This means that the amount you can spend is dynamic and can adapt based on your transaction patterns, your Business' credit rating, and other factors. The way you use your Card can help your spending power grow, particularly in the first few months. To help maximise your spending power, make regular transactions and don't miss any payments.
 - 8. The Flexible Payment Option (FPO).** With Flexible Payment Option, you will be charged interest if you do not pay your Closing Balance in full by the due date each month. Please refer to your monthly statements for the current interest rate and PDS for number of interest free days. The FPO facility may only be used in conjunction with an American Express Business Charge Card. Use of FPO is subject to the American Express Business Charge Card Terms and Conditions and the American Express Business Flexible Payment Option (FPO) Terms and Conditions available at www.amex.com.au/fpo.
 - 9. Xero connection.** Eligible Card Members can connect their American Express Card issued by American Express Australia via secure API with Xero. User must be a Xero subscriber, have an American Express Online Account, and the Card must be active and in good standing.
- QuickBooks Online connection.** Eligible Card Members can connect their American Express Card issued by American Express Australia via secure API with QuickBooks Online or QuickBooks Self Employed. User must be a QuickBooks subscriber, have an American Express Online Account, and the Card must be active and in good standing.
- MYOB Integration.** MYOB bank feed is available to American Express Cards issued by American Express Australia Limited with the exception of American Express Corporate Cards. The Card must be active at the time of enrolment.
- 10. American Express Platinum Business Card Dell Technologies Credit.** Save the benefit to your eligible Card and spend online at www.dell.com.au or via phone on 1800 880 855 to receive your purchase amount back as a credit, up to \$125 back per redemption period. Benefit ends 31/12/2026. Exclusions apply.
 - The redemption periods are between 18 January 2022 - 30 June 2022, 1 July 2022 - 31 December 2022, 1 January 2023 - 30 June 2023, 1 July 2023 - 31 December 2023, 1 January 2024 - 30 June 2024, 1 July 2024 - 31 December 2024, 1 January 2025 - 30 June 2025, 1 July 2025 - 31 December 2025, 1 January 2026 - 30 June 2026 and between 1 July 2026 - 31 December 2026.
 - 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.
 - 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 save the Benefit to the Card.
 - Benefit limited to the Card Account to which the offer is saved and only spend on this Card Account counts towards the benefit.
 - Excludes transactions where you do not spend directly on the Card Account to which the offer is saved, 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 from 18/01/2022 and Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31/12/2026.
 - 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.
 - Full Offer Terms available at www.americanexpress.com/au/network/amex-offers-terms.html

- 11. ALL Accor+ Explorer.** 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 www.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.

- 12. Airport Lounges.** Includes the American Express Global Lounge Collection and Centurion Lounge Network. Also includes access to the Priority Pass™ program, which is subject to enrolment and the Priority Pass Conditions of Use available at www.prioritypass.com. For more details on the Global Lounge Collection and the full terms and conditions, visit americanexpress.com.au/platinumlounges.
- 13. Hotel Elite Status – Hilton Honors.** Hilton Honors. 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. Visit HiltonHonors.com/Terms for more details! Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Miles and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void.
- 14. 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 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 available at americanexpress.com.au/platinum-business-tncs 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.
- 15. Fine Hotels + Resorts:** 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 check-out. 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 check-out. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at check-out. 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 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 check-out 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.
- 16. 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 at preferences.news.com.au/privacy. 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* annual event. 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 at theaustralian.com.au/subscriptionterms. 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 Australia Limited (ABN 92 108 952 085) 12 Shelley Street, Sydney NSW 2000
©Registered trademark of American Express Company.
© 2026 American Express Company. All rights reserved.

