

## **Amex Platinum Perks Explained: \$450 Annual Travel Credit – Terms and Conditions**

Subject to Terms and Conditions. Fees and charges apply. All information is correct as of 01/11/2024 and is subject to change. Cards are offered, issued, and administered by American Express Australia Limited (ABN 92 108 952 085). American Express income and credit approval criteria applies. ®Registered Trademark of American Express Company

1. \$450 Annual 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](https://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](https://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.

2. Use Points with American Express Travel Online. To redeem Membership Rewards Points with American Express Travel Online, you need to have an 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. View the full Membership Rewards Terms and Conditions [here](#).
3. 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 businesses 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.