



# **American Express Velocity Platinum Card**

**Benefit Terms  
and Conditions**

**Effective from 6 November 2025**

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# American Express Velocity Platinum Card Benefit Terms and Conditions

1. By keeping or using your American Express Velocity Platinum Card, you are agreeing to these American Express Velocity Platinum Card Benefit Conditions.
2. In these American Express Velocity Platinum Card Benefit Conditions:
  - American Express means American Express Australia Limited (ABN 92 108 952 085)
  - Virgin Australia means Virgin Australia Airlines Pty Ltd ABN 36 090 670 965
  - you and your means the Primary Card Member holding an American Express Velocity Platinum Card Account
  - Card means the American Express Velocity Platinum Card

Other expressions which are used in these American Express Velocity Platinum Card Benefit Conditions that are not defined here have the same meaning as in the American Express Velocity Points Terms and Conditions available at [americanexpress.com.au/VelocityPointsTerms](http://americanexpress.com.au/VelocityPointsTerms).

## Virgin Australia Lounge Access

### American Express Velocity Platinum Card Virgin Australia Lounge Access Conditions

1. The Virgin Australia (VA) Lounge Access provides the Primary Card Member with access to Virgin Australia lounges at Australian domestic airports whenever flying same day on a Virgin Australia operated domestic flight. Provided you are a Velocity Frequent Flyer member and have registered your Velocity Frequent Flyer number with your American Express Velocity Platinum Card, you are eligible to receive the Virgin Australia Lounge Access. To be eligible for complimentary access to the Virgin Australia domestic lounge, the enrolled Primary Card Member must provide their Velocity Frequent Flyer membership details to Virgin Australia lounge staff and present same day boarding pass on a Virgin Australia flight. To qualify for Virgin Australia Lounge Access, your Card Account with American Express must be in good standing.
2. American Express Velocity Platinum Primary Card Members will receive 12 months of VA Lounge Access on your Velocity membership after enrolling via your online American Express Account and after your first Card spend in the first year, and then after your first Card spend each year after the date of your original enrolment.
  - i. Please enrol via your online American Express Account. The date you enrol is your benefit anniversary date.
  - ii. Once enrolled, make an eligible transaction on your American Express Velocity Platinum Card to activate the VA Lounge Access benefit.
  - iii. Reactivate the VA Lounge Access each subsequent benefit anniversary by making an eligible transaction on your American Express Velocity Platinum Card.
  - iv. Please allow up to 7 days after making an eligible transaction for the benefit to be processed onto the Primary Card Member's Velocity membership. Eligible transaction does not include annual Card fees, cash advances, interest, balance transfers, fees and charges for traveller's cheques and foreign currencies.

3. The Virgin Australia Lounge Access is for the Primary Card Member only, does not include guests and is not transferable. Additional Card Members are not eligible.
4. Virgin Australia lounge access is subject to space availability. You may access Virgin Australia lounges a maximum of two hours prior to your Virgin Australia flight's scheduled departure time.
5. Access to the Virgin Australia lounge on arrival at your destination is not permitted.
6. Virgin Australia Lounge Access is valid for Virgin Australia owned and operated domestic lounges only and are not valid for partner airlines' lounges or associated lounges and is subject to Virgin Australia lounge terms and conditions. For more information on the terms and conditions governing all aspects of the Virgin Australia lounge, please refer to [virginaustralia.com/lounge](http://virginaustralia.com/lounge).
7. Personal information collected and held by Virgin Australia in connection with Virgin Australia Lounge Access will be handled in accordance with the Virgin Australia Group Privacy Policy and the Lounge Privacy Statement.

## Virgin Australia Guest Lounge Passes

### American Express Velocity Platinum Card Virgin Australia Guest Lounge Pass Conditions

1. Virgin Australia Guest Lounge Passes may be used to enable up to two guests of the Primary Card Member (who travel on the same Virgin Australia domestic flight as the Primary Card Member) to gain access to Virgin Australia's domestic lounges.
2. To qualify for Virgin Australia Guest Lounge Passes, your Card Account with American Express must be in good standing. Provided you are a Velocity Frequent Flyer member and have registered your Velocity Frequent Flyer number with your American Express Velocity Platinum Card, you are eligible to receive two complimentary single entry Virgin Australia Guest Lounge Passes. Please allow up to 7 days after your American Express Velocity Platinum Card activation or American Express Velocity Platinum Card membership anniversary date for the benefit to be processed onto the Primary Card Member's Velocity membership.
3. Subject to applicable laws, Virgin Australia and American Express reserve the right to change these Virgin Australia Guest Lounge Pass Conditions or the offer of Guest Passes from time to time, including but not limited to the right to charge fees for Guest Lounge Passes or to stop offering Guest Lounge Passes. American Express will provide you with reasonable prior notice in the event of any changes to these Virgin Australia Guest Lounge Pass Conditions where practicable and where American Express considers it necessary or appropriate.
4. Two Virgin Australia Guest Lounge Passes are available each Card anniversary year and are valid for 12 months. Each pass is to be used for a single visit by one guest and cannot be renewed once expired or carried forward to any subsequent year.
5. Virgin Australia lounges can be accessed when travelling on an onward domestic flight with Virgin Australia. Access to Virgin Australia lounges is not available when travelling internationally with Virgin Australia. Please visit [virginaustralia.com/lounge](http://virginaustralia.com/lounge) for more information, including current lounge locations.
6. You may access Virgin Australia lounges a maximum of two hours prior to your Virgin Australia flight's scheduled departure time.
7. Access to the Virgin Australia lounge on arrival at your destination is not permitted.

8. To redeem your Virgin Australia Guest Lounge Pass, you must present your Velocity membership card together with your flight itinerary or boarding pass for onward domestic travel with Virgin Australia.
9. Virgin Australia lounge access is at all times subject to space availability.
10. Virgin Australia Guest Lounge Passes are valid for Virgin Australia owned and operated domestic lounges only and are not valid for partner airlines' lounges or associated lounges and are subject to Virgin Australia lounge terms and conditions. For more information on the terms and conditions governing all aspects of the Virgin Australia lounge, please refer to [virginaustralia.com/lounge](http://virginaustralia.com/lounge)
11. Personal information collected and held by Virgin Australia in connection with Virgin Australia Lounge Access will be handled in accordance with the Virgin Australia Group Privacy Policy and the Lounge Privacy Statement.
12. Virgin Australia Guest Lounge Passes are not redeemable for cash or other services provided by Virgin Australia Airlines Pty Ltd, and must not be sold in any way.
13. Virgin Australia Guest Lounge Passes are not transferable but may be used to enable other people (who are travelling with the Primary Card Member on a Virgin Australia domestic flight) to gain access to Virgin Australia's domestic lounges.
14. Lost or stolen Virgin Australia Guest Lounge Passes will not be replaced.
15. Virgin Australia Guest Lounge Passes will be activated on the Velocity membership card associated with the Velocity membership number held by American Express in relation to the Primary Card Member.
16. American Express Velocity Platinum Card Members can check the status of their Virgin Australia Guest Lounge Passes online by logging in to their Velocity Account at [virginaustralia.com/velocity](http://virginaustralia.com/velocity)

## Complimentary Domestic Return Flight

### American Express Velocity Platinum Card Complimentary Domestic Return Flight Conditions

1. The complimentary Domestic Return Flight is available for booking by eligible Primary Card Members holding an American Express Velocity Platinum Card Account.
2. Eligibility:
  - (a) You are entitled to one return Eligible Flight per year of Card membership. An Eligible Flight means a non-stop or direct domestic flight marketed and operated by Virgin Australia booked and ticketed in either the T or Q fare class (Economy Class) (or any similar fare class as determined by Virgin Australia in its discretion) on select routes as determined by Virgin Australia in its direction (for the routes available as at the date of this document, please refer to paragraph 6 below).

A year means the relevant period starting on the date on which the applicable Card Account is opened by American Express (anniversary date) and expiring on the anniversary date each year thereafter. Your Flight must be booked before the end of the year of Card membership. Flight benefits cannot be carried forward to any subsequent year, and any unused part of this benefit will be forfeited.
  - (b) To qualify for a Flight, your Card Account with American Express must be in good standing.

3. Subject to applicable laws, Virgin Australia and American Express reserve the right to change these Domestic Return Flight Conditions or the offer of Flights from time to time, including but not limited to the right to charge fees for Flights, remove or add any Flight routes and/or to stop offering Flights. American Express will provide you with reasonable prior notice in the event of any changes to these Domestic Return Flight Conditions where practicable and where American Express considers it necessary or appropriate.
4. You may book your Eligible Flight in the name of another individual, but not for an unaccompanied minor.
5. The Eligible Flight is valid for return bookings on a single itinerary (also known as a PNR) and cannot be separated into two one-way bookings or flights. Should a one-way flight be processed at the time of the flight booking, the return component of the flight will be forfeited automatically.
6. Flights are offered between a departure city and one of its corresponding arrival cities, please visit [americanexpress.com.au/Velocity\\_Platinum\\_Complimentary\\_Flight\\_Table](http://americanexpress.com.au/Velocity_Platinum_Complimentary_Flight_Table) for details.
7. All Eligible Flights are subject to availability and neither American Express nor Virgin Australia guarantee that seats or tickets will be available on the dates or at the times you may wish to fly. Seat availability may be limited to certain dates and/or flights and it may be more difficult to book seats around public holidays, school holidays or special events.
8. All travel is subject to the Virgin Australia Fare Conditions and Virgin Australia Conditions of Carriage as amended from time to time. No Velocity Points or Status Credits will be awarded for travel on the Eligible Flights and Eligible Flights will not be eligible for upgrades using Velocity Points. View the full Virgin Australia Terms and Conditions of Carriage at [virginaustralia.com/au/en/about-us/policies/legal/conditions-of-carriage](http://virginaustralia.com/au/en/about-us/policies/legal/conditions-of-carriage)
9. Tickets for Eligible Flights may not be sold, transferred, endorsed, exchanged for cash or refunded (except as provided under the Australian Consumer Law). This flight benefit may not be combined or taken with any other promotion, discount, negotiated or corporate rate.
10. To redeem your Eligible Flight go to [compflight.virginaustralia.com](http://compflight.virginaustralia.com) and log in with your Velocity Frequent Flyer membership details. Bookings made through the Guest Contact Centre may incur a booking fee.
11. You are responsible for ensuring the details of your Eligible Flight booking are correct. Replacement flights will not be provided for flights booked as one-way or on the incorrect dates and times. After an Eligible Flight has been booked, no route changes or cancellations are permitted. If you wish to change the time and/or date of a booked Eligible Flight, contact Virgin Australia by calling 1300 153 006 from within Australia or +61 7 3119 7006 from overseas. Time and/or date changes to a booked Eligible Flight are permitted up until the scheduled Eligible Flight departure (no changes will be permitted after this time). Fees associated with changes to Flight bookings are at Virgin Australia's discretion. You will be charged for each change to your Eligible Flight booking, fees which are payable at the time of making the change are as follows:
  - (a) The standard Virgin Australia Guest Contact Centre Change Fee of AUD40.00 including GST per person per ticket shall apply, but this may change without notice from time to time;
  - (b) The difference between the ticketed fare value and the fare for the new booking plus any applicable taxes, fees and surcharges.
  - (c) The Airfare Reissue Fee of AUD80.00 including GST per person per ticket will apply for all changes made inside of 13 days of the scheduled departure. For changes made 14 days or more prior to the scheduled Flight departure, the Airfare Reissue Fee will not apply.

- American Express does not own or operate any airline or aircraft. American Express is not liable for service deficiencies on the part of airlines or other service providers, including but not limited to: accidents, injuries, infections and illnesses; delays and diversions; changes in routes or itineraries; loss, theft or damage to possessions.
- American Express reserves the right to refuse the flight benefits where there is reasonable suspicion of attempted or actual fraud or misuse of your Card. If you obtain a flight benefit to which you are not entitled, you agree to pay American Express the normal fare for that flight plus all applicable surcharges, fees and taxes.
- These Domestic Return Flight Conditions are governed by the laws of New South Wales.
- Please allow up to 10 business days after your American Express Velocity Platinum Card activation or American Express Velocity Platinum Membership anniversary date for the Eligible Flight to be processed on to the Primary Card Member's Velocity membership.

## Velocity Frequent Flyer Status Credits

### American Express Velocity Platinum Card Velocity Frequent Flyer Status Credits Conditions

- To qualify for Velocity Frequent Flyer Status Credits, your Card Account with American Express must be in good standing. Provided you are a Velocity Frequent Flyer member and have registered your Velocity Frequent Flyer number with your American Express Velocity Platinum Card, and you meet the Eligible Spend requirements, you can earn up to 100 Velocity Frequent Flyer Status Credits each membership year as follows:
  - 50 Status Credits will be awarded when you spend \$25,000 on Eligible Spend within your membership year; and
  - a further 50 Status Credits when you spend an additional \$25,000 or more on Eligible Spend within the same membership year.

Eligible Spend does not include Card fees and charges, for example: annual fees, interest, late or dishonoured payments, cash advances, balance transfers, traveller's cheques and foreign currency conversion.

Membership year means the relevant year which commences upon Card activation and renews on the day of your Card activation each subsequent year.

Please note that you will not be entitled to a proportion of the Status Credits if you have only spent part of the Eligible Spend requirement.
- Please allow up to 2 weeks after you meet the minimum Eligible Spend requirement for the Status Credits to be credited to your Velocity account.
- In addition to the Status Credits earned with this American Express Velocity Platinum Card offer, to upgrade or maintain membership status Velocity members must earn a percentage of their Status Credits on eligible Virgin Australia marketed and/or operated flights, flown by the member. To find out more about Status Credits and the amount of Status Credits required to be earned on eligible Virgin Australia marketed and/or operated flights, flown by the member for Velocity membership levels please visit [velocityfrequentflyer.com/the-basics/status](https://velocityfrequentflyer.com/the-basics/status).

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