



Terms & Conditions

Terms, exclusions and conditions apply on American Express' products and services

This article is not intended as financial advice and all information has been prepared without taking into account your objectives, financial situation or needs. You should review the product information to decide if any product is suitable for you.

*American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as at 19 November 2025 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. Extend your cash flow by up to 55 days: 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.
2. Membership Rewards Program: Terms and Conditions for the Membership Rewards program apply. Visit americanexpress.com/en-au/rewards/membership-rewards/terms for more information. Participating partners and available rewards are subject to change without notice.
3. The Centurion® Lounge
Platinum Card Members have complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Platinum account are not eligible for complimentary access. Card Members may bring up to two (2) companions 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"). 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 on the Australian Lounges access, visit americanexpress.com.au/airportlounge. 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 Platinum Card Members may enter The Centurion Lounge in the connecting airport at any time) and 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. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location's access policy for more information. Failure to present the above 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 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 we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

The Centurion Lounge – Sydney & Melbourne, Australia: Guest access policies for The Centurion Lounges in Sydney and Melbourne, Australia may vary to the Global Lounge Collection terms. For more information on the Australian Lounges access, visit americanexpress.com.au/airportlounge

Escape Lounges – The Centurion® Studio Partner

This benefit is available to the Platinum Card. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Card Members receive complimentary access to all US locations of the Escape Lounges. Card Members may enter with up to two complimentary guests. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. Card Member 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 Member 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 Escape Lounge customers, including access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change. Additional restrictions may apply.

Delta SkyClub

Effective January 1, 2024: Eligible Card Members travelling on a same-day Delta-operated flight with Basic Economy (E) fare tickets will not have access to the Delta Sky Club or to Grab and Go.

This benefit is available to the Platinum Card Members. Platinum Card Members must present their valid American Express Card, government-issued I.D., and boarding pass to the Delta Sky Club ambassador. Boarding pass must show a reservation for a same-day Delta-operated flight (Delta or Delta connection) 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. During a connection between Delta-operated flights on the same ticket, you may use the Delta Sky Club in your connecting airport at any time during the layover. Delta reserves the right to limit access for non-revenue flyers at any Delta Sky Club. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. 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 without notice. 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. Guest access and fees subject to terms and conditions of participating airport clubs.

For the most current Delta Sky Club access and pricing policy, please visit delta.com/skyclubaccess. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit delta.com/skyclub. Benefit and rules subject to change without notice. Additional restrictions may apply.

Plaza Premium Lounges

This benefit is available to Platinum Card Members. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Card Members receive complimentary access to any global location of Plaza Premium Lounges. Card Member must present their valid Card, a confirmed boarding pass for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to two (2) guests into Plaza Premium Lounges as complimentary guests. Card Member 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. Plaza Premium Lounge locations are subject to change.

Virgin Australia

This benefit is available to Primary Platinum Card Members. Access is complimentary for Primary Platinum Card Members and one complimentary guest only. The Primary Platinum Card Member and guest must be travelling with Virgin Australia domestically on the same Virgin Australia flight. Access is to Virgin Australia-branded lounges at their city of departure in Australia only. 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. One guest per Primary Platinum Card Member permitted. All access is subject to space availability. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. This benefit is subject to change.

Priority Pass™ - Platinum Business and Corporate Charge Cards. This benefit is available to Platinum Business and Corporate Charge Card Members. Platinum Card Members and one Employee Platinum Card Member as nominated by the Primary Card Member may enrol in the Priority Pass™ program. Additional Gold Cards and Additional Green Cards on your Platinum account are not eligible for complimentary access. Priority Pass is an independent airport lounge access program. 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 your 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. At any visit to a Priority Pass lounge that admits guests, you will be charged the prevailing retail rate for any guests. Some lounges do not admit guests. In some lounges, Priority Pass member 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 www.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 receive immediate access to the lounges after enrolling in Priority Pass, you can activate your membership online by using your Priority Pass membership details to receive a Digital Membership Card. For a step-by-step guide on the activation process, visit prioritypass.com/activation.

Lufthansa

This benefit is available to Platinum Card Members. Additional Gold Cards and Additional Green Cards on your Platinum Card Account are not eligible for complimentary access. Platinum Card Members have complimentary access to select Lufthansa Business Lounges (regardless of ticket class) and Lufthansa Senator Lounges (when flying business class) when flying on a Lufthansa Group flight. To access the Lufthansa lounges, Platinum Card Members must present their valid Platinum Card, a government issued I.D., and a same-day departure boarding pass showing confirmed reservation on a Lufthansa Group flight (Lufthansa, SWISS and Austrian airlines). Card Members must adhere to all rules of participating lounges. Participating lounges and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating lounges. In some Lounges the Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly.

For the most current list of Lufthansa lounges, guest access requirements, rules, and pricing policy, please visit <https://www.lufthansa.com/de/en/lounges>.

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 without notice, 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 without notice. 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 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 Member 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, or that the Card Member or their guests intend to do so, we may remove access to the Additional Lounges from the Account. American Express and the participating lounge reserve the right to revise the rules at any time without notice. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature in the American Express App or visit www.americanexpress.com.au/platinumlounges.