

AMERICAN EXPRESS

Membership Rewards Terms and Conditions

Terms and Conditions for the
Membership Rewards® Program for
American Express Consumer Cards

Effective 15 December 2025



These Terms and Conditions replace any previous Membership Rewards® Terms and Conditions. If you have not already accepted these Terms and Conditions, you accept it by using your Card or your Account.

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Part 1: Introduction and Definitions

Introduction

This Agreement applies to your participation in the Membership Rewards Program and outlines how the Membership Rewards Program works. This Agreement is separate from and additional to, the terms and conditions of your Card Account.

Definitions

'Account' – any account we maintain in relation to the Card.

'Additional Card' – an additional Card issued on a Primary Card Member's Account.

'Additional Card Member' – a person who holds and is authorised to use an Additional Card.

'American Express Travel Service' – includes the American Express Platinum Travel Service and American Express Centurion Travel Service.

'AETO' – American Express Travel Online.

'Annual Fee' – the fee that applies to your Program Account as set out in the Schedule of Fees.

'Agreement' – these terms and conditions for the Membership Rewards Program for American Express Cards.

'American Express', 'our', 'we', 'us' – American Express Australia Limited (ABN 92 108 952 085, Australian Credit Licence 291313).

'Amex Program Rewards' – all rewards provided through the Program other than Partner Loyalty Program Rewards, including gift cards, Pay with Points, Points for Credit, Cover Charges with Points and any other rewards that may be added from time to time.

'Card' or 'Card Account' – the Card for any of the Australian dollar personal charge or credit Cards we issue to you.

'Card Member' – the person in whose name an Account is opened, who is responsible for all transactions on the Account and is enrolled in the Program.

'Conversion Rate' – means the rate at which we convert Points for the purposes of redemption or transfer.

	<p>‘Earn Rate’ – the number of Points earned for every full one Australian dollar purchase of goods and services, charged and billed to your Account.</p> <p>‘Eligible Charge’ – certain fees or purchases on your Account that we confirm are eligible for the redemption of Cover Charges with Points, as set out in clause 9.</p> <p>‘Enrolment Date’ – the date we open the Program Account or, for Cards where the Program is optional, the date you opted into the Program.</p> <p>‘Enrolment Year’ – the 12-month period commencing on the Enrolment Date and each successive 12-month period thereafter.</p> <p>‘Linked Accounts’ – all eligible Accounts you hold which are enrolled in the Program and linked to the Primary Account for the purpose of accruing Points.</p> <p>‘Loyalty Partner’ – a third party entity offering a Partner Loyalty Program that partners with American Express, allowing the transfer of Points to accounts held with these partners.</p> <p>‘Online Account’ – the American Express website or application where you may access information about your Account.</p> <p>‘Partner Loyalty Program’ – the various loyalty reward programs and/or frequent guest programs operated by Loyalty Partners. Participating Loyalty Partners are subject to change.</p> <p>‘Partner Loyalty Program Rewards’ – the transfer of Points to a separate account held with a Loyalty Partner as set out in clause 10.</p> <p>‘Pay with Points’ – the redemption of Points to make purchases with eligible third party retailers and Travel Partners as set out in clause 7.</p> <p>‘Points’ – the American Express Membership Rewards Points you earn.</p> <p>‘Points for Credit’ – the redemption of Points for a credit to your Account, as set out in clause 8.</p>
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	<p>‘Primary Account’ – the Account designated by us to which any applicable annual fee is billed and in respect of which monthly statements are issued which detail the combined Points for all Linked Accounts.</p> <p>‘Primary Card Member’ – the Card Member in whose name the Primary Account is in.</p> <p>‘Program’ – means the American Express Membership Rewards Program.</p> <p>‘Program Account’ – the Membership Rewards Account(s) opened for a Card Member by American Express for the purpose of accruing Points.</p> <p>‘Schedule of Fees’ – the fee table provided at the end of this Agreement.</p> <p>‘Travel Partner’ – a travel agent that American Express agrees may provide redemption of Points for prepaid travel, which includes AETO.</p> <p>‘you, your’ – means the Card Member.</p>
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Part 2: Important Program Details

1. Eligibility, Enrolment and Fees

- 1.1. All eligible Card Members may participate in the Program subject to our approval and payment of the relevant Annual Fee (if applicable to your Card).
- 1.2. The relevant Annual Fee will be billed to your Primary Account on the Enrolment Date. All subsequent Annual Fees will be automatically billed to your Primary Account at the beginning of each Enrolment Year.
- 1.3. Points earned by any Additional Card Members will automatically accrue to your Program Account only. Additional Cards cannot be enrolled in the Program separately from your Program Account.
- 1.4. You cannot pool or combine your Points with Points accrued in another Program Account. If you hold more than one Account and voluntarily cancel any such Account and at least one Account remains open, we may allow Points accrued to be linked to the open Program Account.
- 1.5. Only Accounts kept in good standing and which are not overdue are eligible for enrolment and participation in the Program.
- 1.6. Some redemption options as outlined in this Agreement may not be available to your Card or Program. To see what is available to you, please log in to your Online Account.

2. Linking

- 2.1. Each Account can only be linked to, and participate in, one Program Account at any one time.
- 2.2. Only Accounts issued by American Express in Australia may be linked.
- 2.3. If you hold any Linked Accounts, any and all Points will be recorded in your Primary Account.
- 2.4. We may de-link your Linked Accounts at any time and we will notify you if we do so.
- 2.5. You cannot link your Program Account to a Program Account in the name of another person and your Points cannot be transferred to any other person or to a Program Account in the name of another person.

Part 3: About Earning Points

3. Earn Points

- 3.1. Points are earned on every eligible one Australian dollar purchase of goods and services, charged and billed on your Account. You can view the applicable Earn Rate through your Online Account.
- 3.2. Each purchase is rounded down to the nearest dollar then multiplied separately by each applicable Earn Rate to determine the number of Points awarded. Only full Points will be earned. Where you earn a fraction of a Point, the total Points earned for the applicable transaction will be rounded up or down to the nearest whole Point.
- 3.3. We will notify you of the balance of Points accrued in your Program Account, including Points accrued from any Linked Accounts, in your monthly Primary Account statement.
- 3.4. Points accrued in your Program Account have no monetary value.
- 3.5. There is no expiry date for Points earned while in the Program so long as you are a Card Member, you are enrolled in the Program and all your accounts with us are kept in good standing and are not overdue.

4. When you will not earn Points

- 4.1. You will not earn Points for:
 - (a) charges processed, billed or prepaid prior to the Enrolment Date;
 - (b) cash advances or any other cash services, transactions or fund disbursements;
 - (c) interest charges;
 - (d) fees and charges;
 - (e) the Points portion of a Pay with Points redemption;
 - (f) charges in relation to promotional offers which we exclude from Points accrual;
 - (g) charges for which we do not receive payment in full for any reason;
 - (h) balances transferred from other credit card accounts;

	<p>(i) charges at a merchant that you or any Additional Card Member to your Account or any third party related to you have any ownership interest in; or</p> <p>(j) any credits that are posted to your Primary Account or any Linked Accounts – including those arising from returned goods or services or from billing disputes. Any Points accrued in your Program Account will be reduced to reflect the amount credited.</p>
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Part 4. About Using Points

5. Using Points - General

- 5.1. Points may only be redeemed provided all your accounts with us are kept in good standing and are not overdue.
- 5.2. For Card specific redemption options and redemption rates including any minimum redemption values please login to your Online Account.
- 5.3. Points may only be redeemed by the Primary Card Member.
- 5.4. Minimum redemption thresholds may apply. This means that in some circumstances you may need to redeem a minimum number of Points. Any minimum redemption thresholds will be notified to you at the time of redemption.
- 5.5. Redeeming Points may be subject to additional terms and conditions of the relevant supplier, merchant, Travel Partner or Loyalty Partner (as the case may be), including delivery and refund policies, which may be amended by the third parties from time to time. By redeeming Points, you agree to any third-party terms and conditions applicable to that particular redemption.

6. Use Points for Gift Cards

- 6.1. You can redeem Points for gift cards as shown on your Online Account.
- 6.2. We are not responsible for:
 - a). any lost, stolen, or destroyed gift cards once delivered; or
 - b). any gift card that is used without your permission.
- 6.3. Claims for undelivered gift cards must be raised to us within a reasonable time frame.

7. Pay with Points

- 7.1. You may redeem Points to:
 - a) shop online at eligible merchants; and
 - b) book prepaid travel of a nominated value booked through selected Travel Partners.

	<p>7.2. To use Pay with Points, you must have sufficient available funds on your Card for the total transaction amount. You must also select the 'Pay with Points' (or 'points for credit') option at the time of purchase.</p> <p>7.3. The value of the transaction will first be charged in full to your Account in Australian dollars. You will then receive a credit on your Account statement within 3 business days for the value of any Points redeemed and the credit will appear on your statement as "Membership Rewards Credit". We will debit the relevant number of Points immediately from your Program Account.</p> <p>7.4. 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.</p> <p>7.5. Points cannot be redeemed for Australian currency (or any other currency) or travel for resale or promotional purposes.</p> <p>7.6. You are solely responsible for any (i) airport transfer fees; (ii) airport taxes; (iii) fuel surcharges and levies; and (iv) other service fees and charges relating to any Membership Rewards travel booking through any of our Travel Partners. Such fees will be advised at the time of booking. In addition, you may be requested to pay airport taxes on departure.</p> <p>7.7. You are solely responsible for any insurances that you may require.</p> <p>7.8. All travel bookings made by redeeming Points are subject to availability and this Agreement. The availability of redeeming Pay with Points at Travel Partners will also depend on whether those particular rewards are included in the Program. This Agreement prevails over the terms and conditions of any airline, hotel or tour operator connected with any travel bookings.</p>
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	<p>7.9. Any changes to purchases made via Pay with Points, including travel bookings, may only be permitted in accordance with this Agreement and the standard terms of the applicable retailer or Travel Partner. Changes may be subject to the Travel Partner's applicable fees and any additional amendment fee as required and advised at time of change by the Travel Partner.</p> <p>7.10. Travel bookings made by redeeming Points may not be eligible for airline or hotel rewards partner points, depending on the airline carrier or accommodation provider. Please check with your relevant airline carrier or accommodation provider directly.</p> <p>7.11. For selected Travel Partners only, you may redeem Points in store for prepaid travel. For clarity, clauses 7.2, 7.3 and 7.4 do not apply to these in-store redemptions. Please visit our website to find out where this is applicable.</p>
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<p>8. Use Points for Credit</p>	<p>8.1. You may redeem your Points for Credit to your Account via your Online Account. Points cannot be redeemed for an amount of credit that is greater than the outstanding statement balance.</p> <p>8.2. The redemption of Points for Credit will be administered by us within 3 business days and cannot be reversed. Amounts credited will appear on the first monthly statement following redemption.</p> <p>8.3. If you hold Linked Accounts, the Points for Credit redemption will automatically be credited to the Primary Account only.</p>
<p>9. Use Points to Cover Charges</p>	<p>9.1. American Express will select and display each Eligible Charge and the Points rate required to pay for the Eligible Charge on your Online Account. Each Eligible Charge must:</p> <ul style="list-style-type: none"> a) be redeemed within 2 months of the charge appearing on your Card or Account; b) not currently or have previously been disputed; and c) not be an American Express fee (unless otherwise available to you). <p>9.2. When you use Cover Charges with Points, the corresponding number of Points will be deducted from your Program Account and a credit for the Eligible Charge will be applied to your Card.</p>

	<p>9.3. 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.</p> <p>9.4. Eligible Charges may be changed at any time without notice. Cover Charges with Points transactions can only be completed online.</p> <p>9.5. You cannot redeem Cover Charges for cash via a credit balance refund.</p>
<p>10. Transferring Points to a Partner Loyalty Program</p>	<p>10.1. To transfer Points to any Partner Loyalty Program, you must be a member of the applicable Partner Loyalty Program. Enrolment in the program of such a Loyalty Partner is solely your responsibility and fees may apply.</p> <p>10.2. You may only transfer Points to a participating Partner Loyalty Program account that is held in your name. You cannot transfer Points to a Partner Loyalty Program account in the name of another person. Any Points redeemed or transferred to a Partner Loyalty Program account in the name of another person may result in forfeiture of Points, cancellation of the Program Account, and removal of any associated registration numbers (or equivalent) from the Program Account. For the avoidance of doubt, clause 12.5 applies if you breach the terms of this clause 10.2.</p>

	<p>10.3. Whilst we will endeavour to process requests to transfer Points to Loyalty Partners promptly, any timeframes indicated on our website are estimates only. American Express has no control over and assumes no responsibility for the speed at which Points are credited on the systems of the relevant Loyalty Partner.</p> <p>10.4. Where you purchase your travel via Partner Loyalty Program Rewards, your Card travel insurance and benefits may not apply. Please refer to your Card travel insurance terms and conditions.</p> <p>10.5. The applicable Conversion Rate will be advised to you at the time of your transfer request.</p>
<p>11. Restrictions on the use of Points</p>	<p>11.1. Once Points have been redeemed, they may not be converted back into Points, cash or a credit and are not refundable, replaceable or transferable.</p> <p>11.2. You can purchase Points for the redemption of any reward, excluding Pay with Points at Travel Partners, Points for Credit and Cover Charges with Points rewards. Any Points purchased must be redeemed at the time of purchase. Points can only be purchased in multiples of 1,000 for the relevant fee set out in the Schedule of Fees and the cost will be billed to your Primary Account.</p> <p>11.3. All rewards are subject to availability and restrictions may apply.</p> <p>11.4. You cannot redeem Points if we reasonably suspect that you have been involved in fraud, abuse related to the Program or other criminal activity.</p>

Part 5: When you might lose Points you have earned

12. Losing Points

- 12.1. If any of your accounts are not in good standing or are overdue, any Points accrued by you relating to the overdue amount will be forfeited, your privilege to earn Points may be removed, and your enrolment in the Program may be cancelled.
- 12.2. If you are in breach of any conditions applicable to any Card or this Agreement then all of your Points may be forfeited.
- 12.3. Unless clause 13.3 applies, if you cancel your Primary Account with us or if, for any reason, we cancel the Primary Account or any Linked Account, any Points accrued in the Program Account will be forfeited and will not be capable of transfer, conversion or redemption.
- 12.4. If we have forfeited Points under clause 12.1, provided your Linked Accounts and Program Account have not been cancelled and such request is made within three months of your Card Account statement date to which the overdue payment relates and you bring your relevant Account into good standing, you may request we reinstate forfeited Points. If you so request, a reinstatement fee shall be payable. Once your Account is cancelled or three months has elapsed since the original statement date to which your accrued Points relate, then any such forfeited Points cannot be reinstated.
- 12.5. Fraud, abuse, selling or gaming relating to the earning of Points in the Program or redemption of rewards, including transfer of Points to participating Partner Loyalty Program, may result in suspension, forfeiture of Points as well as cancellation of the Program Account or Card.

	<p>12.6. Where we have reasonable grounds, we reserve the right to withdraw all Card benefits from you and any Additional Card Member due to the failure of you or the Additional Card Member to adhere to the conditions applicable to any Card.</p>
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Part 6: Other Important Information

13. Ending this Agreement

- 13.1. You may end this Agreement and your participation in the Program at any time by requesting the cancellation of your Program.
- 13.2. Subject to this Agreement and provided your Primary Account is open and current, if you cancel your enrolment in the Program, you may redeem any unused Points for up to one month after the date of cancellation. Points may only be redeemed by calling our Customer Service team and redemption options are limited.
- 13.3. If you hold more than one Account and voluntarily cancel any such Account and at least one Account remains open, we may allow Points accrued to be linked to the open Account.

14. Our liability to you

- 14.1. To the fullest extent of the law we make no warranties or representations, either expressed or implied, and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard, fitness or suitability for any purpose of rewards provided under the Program. Warranty claims should be directed to the manufacturer or service provider in accordance with their warranty information (if applicable) and we will provide you with such proof of purchase information as reasonably available to allow you to pursue such claims. Where we supply goods or services to you as a consumer as defined in the Competition and Consumer Act 2010 ('the Act'), then nothing in this clause excludes, restricts or modifies any liability, right or remedy imposed or conferred by the Act. However, to the extent permitted by the Act, our liability is limited (at our option) to supplying the goods or services again or paying the equivalent cost of supplying the goods or services again.

	<p>14.2. Notwithstanding any other provision in this Agreement, in no event shall we, our direct or indirect subsidiaries, controlled affiliates, agents, employees or representatives be liable for any indirect, incidental, special, punitive, exemplary or consequential damages of any kind, nor for any lost profits or revenues, in connection with or arising out of this Agreement.</p> <p>14.3. Where Points are used for travel bookings with an American Express partner, you acknowledge that such travel bookings are supplied by third parties and not American Express. Upon redeeming Points for a travel booking with an American Express partner you agree to release us, our subsidiaries and affiliates from any and all liability in respect of the redemption or use of such reward or other participation in the Program. We will bear no responsibility for resolving any dispute between you and the travel partner.</p>
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	<p>14.4. Where Points are used for travel bookings with the American Express Travel Service, we act as agent for the supplier or service provider (such as an airline) in booking or arranging all transport, sightseeing, hotel accommodation and other travel-related services for you. We do not own, manage, control or operate any supplier of services, and all coupons, receipts and tickets that you are issued with will be subject to the terms and conditions specified by the supplier of that coupon, receipt or ticket. By accepting the coupons and tickets and utilising the services, you agree that we shall not be liable for any loss, injury or damages to you or your belongings or in connection with any accommodation, transport or other services or resulting directly or indirectly from occurrences beyond our control, including breakdown in equipment, strikes, theft, delay or cancellation or change in itinerary or schedule, etc. Also remember that travel documents, if necessary, and compliance with customs regulations, if applicable, are your responsibility.</p> <p>14.5. Once we have transferred Points following your instructions we assume no responsibility for Points redeemed or transferred from a Program Account into an account with a Loyalty Program Partner or for the actions of any retailer, airline and/or hotel in connection with its Loyalty Program Partner or otherwise. This includes instances where Points are transferred based on your instructions, but the name or number you have entered is incorrect.</p>
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<p>15. Changes to this Agreement</p>	<p>15.1. We may add reward partners and reward benefits and make non-material changes to these terms at any time without giving prior notice to you.</p> <p>15.2. We may vary the number of Points required to redeem a specific reward provided we give you at least 60 days' notice.</p> <p>15.3. We may remove rewards which we believe are not material to the Program without prior notice. This may include the removal of certain rewards partners and/or the removal of certain reward products supplied by those partners. For rewards and reward partners which we do consider material to the Program we may remove such rewards on giving you no less than 90 days prior notice provided that we shall not be obliged to give you notice if the removal was required by law.</p> <p>15.4. We may suspend the Program on giving you reasonable notice unless required to do so by law or to protect our systems in which case we shall not be required to give you notice. We may terminate the Program at any time provided we give you 90 days prior notice unless we are required by law to terminate the Program in which case we shall not be required to give you prior notice.</p> <p>15.5. We may change the fees payable under the Program or the Earn Rate applicable to the Card on giving you 90 days prior written notice.</p> <p>15.6. We may make other material changes to this Agreement by giving you at least 30 days' notice.</p>
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16. Privacy and Personal Information	<p>Any personal information that we collect about you in connection to the Program will be collected, used, disclosed and stored in accordance with your respective Card Member Privacy Statement, a copy of which was provided to you when you obtained your Card, and is available online at: https://www.americanexpress.com/au/about-us/disclosures/privacy-statement/</p>
17. General	<p>17.1. You are solely responsible for any government tax, duty or other charge imposed by law in any country in respect of the Program, your participation in the Program, any Points acquired or redeemed or any other transaction within the Program.</p> <p>17.2. Our failure to enforce a particular term or condition does not constitute a waiver of that term or condition by us.</p> <p>17.3. Assignment</p> <p>a) Transfer by us. We may assign any of our rights under this Agreement. We may also transfer our obligations under this Agreement to any third party provided we are reasonably satisfied that there will be no detriment to you in the transfer. You agree that we may disclose any information or documents we consider necessary to help us exercise any of these rights.</p> <p>b) Transfer by you. Your rights under this Agreement are personal to you and may not be assigned without our written consent.</p> <p>17.4. Points accrued in your Program Account are not your property and cannot be transferred to any other person, entity or Program Account, whether by operation of law or otherwise.</p> <p>17.5. This Agreement is governed by the State or Territory of Australia as stated on your billing address or if your billing address is overseas, as stated on your last known Australian billing address.</p>

	<p>17.6. We will communicate any notice by any commonly used method of communication including by mail or otherwise delivered to you at the address which is maintained in our records for your account, telephone, mobile phone, email, SMS, facsimile, posting on an American Express website (including americanexpress.com.au) or within your online account on such website, through links provided on a statement or other notice, using other electronic communication channels or any combination of these.</p>												
<p>18. Schedule of Fees (AUD inclusive of GST)</p>	<table> <tr> <th colspan="2">Program Account – Annual Fee</th></tr> <tr> <td>Membership Rewards</td><td>\$80 per year unless notified otherwise by us.</td></tr> <tr> <th colspan="2">Other Fees</th></tr> <tr> <td>Fee for purchasing Points</td><td>\$25 per 1,000 Points</td></tr> <tr> <th colspan="2">Points Reinstatement Fee</th></tr> <tr> <td>Reinstatement by telephone or by written request</td><td>\$25</td></tr> </table>	Program Account – Annual Fee		Membership Rewards	\$80 per year unless notified otherwise by us.	Other Fees		Fee for purchasing Points	\$25 per 1,000 Points	Points Reinstatement Fee		Reinstatement by telephone or by written request	\$25
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