

American Express Platinum Rewards Credit Card Terms and Conditions

American Express credit approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All Interest Rates are quoted as an Annual Percentage Rate. All information is correct as at 23 Jan 2015 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.

1. Subject to the Terms and Conditions of the Membership Rewards program available at www.membershiprewards.com.au
2. Participating retailers include the following merchants who have been classified as "major supermarkets": Bi-Lo, Flemings, Safeway, Woolworths, Coles, IGA, Franklins, Fishers, Fresh Provisions, Food For Less, Supabarn, Macro Wholefoods. Participating retailers include the following merchants who have been classified as "major petrol stations": BP, Shell, Caltex Woolworths, 7 Eleven, Woolworths Petrol, Safeway petrol, Peak & Gull. Exceptions may apply if an individual merchant trading as one of the above named retailers does not accept American Express as a form of payment. Purchases at major supermarket & major petrol station retailers are only eligible for additional points if the transactions are made in Australia.
3. The Credit Card gives you up to 55 days interest free on purchases, depending on when you make a purchase, when your statement is issued, whether you have obtained a balance transfer and whether or not you are carrying forward a balance on your account from the previous statement period. There are no interest free days for cash advances or for any purchases where you are carrying forward a balance on your account from the previous statement period.
4. Supplementary Credit Card Members must be over 18 years of age. You will be liable for all Supplementary Credit Card spending.
5. 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.
6. Partner terms and conditions apply. Available to Australian enrollees who reside in Australia only. A minimum of 7,500 points must be redeemed at any one time. Copyright Webjet Marketing Pty. Ltd. CAN 063 430 848, ABN 8406 9490 848. Part of the Webjet Limited Group. Travel Agent Licence No. 32282.
7. Travelscene Pty. Ltd. Licence No. NSW 2TA003629, VIC 32089, SA TTA163633, QLD 1431, WA 9TA974. Harvey World Travel Franchises Pty. Ltd. Licence No's: A.C.T: TC373, NSW/WA: 2TA5129, NT: NT001, QLD: TAG 1718, SA: TTA 165258, TAS: TAS 069, VIC: 32392. Each Travelscene American Express and some Harvey World Travel shop are independently owned and have its own travel agent's licence. Travel Agent service charges may apply.
8. Gift Card or voucher rewards are not redeemable or exchangeable for cash or credit and are valid for a period of 3 months from the date of issue, unless otherwise stated. Normal retailer Gift Card and voucher conditions apply.
9. The Platinum Rewards Credit Card from American Express Insurances are underwritten by ACE Insurance Limited (ABN 23 001 642 020, AFSL No. 239687) (ACE) and are subject to the terms, conditions and exclusions contained in the American Express Platinum Rewards Credit Card Insurances policy of insurance between American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313) and ACE. This website does not take into account your objectives, financial situation or needs. It is important for you to read the Product Disclosure Statement available at https://secure.cmax.americanexpress.com/Internet/International/japa/AU_en/Personal/shared/files/Platinum_Rewards_Insurance.pdf and consider the appropriateness of that insurance in relation to your individual requirements.
10. Provided that you notify us immediately upon discovery of any fraudulent transactions and you have complied with your Card Conditions, you will not be held liable for any unauthorised charges.