

American Express Velocity Platinum 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. To earn and redeem Velocity Points, you must be a Velocity member. Velocity membership and Points earn and redemption are subject to the Member Terms and Conditions, available at velocityfrequentflyer.com, as amended from time to time. Spending at restaurants, airlines and accommodation, major cruise and tour operators categories will only be eligible for increased Velocity Points if the merchant is categorised as eligible according to its merchant code. Each merchant is typically assigned a code and categorised based on what they primarily sell. For example, spend on dining within a retail department store, hotel, pub and liquor outlet may not be eligible for the additional Points for restaurants. Velocity Points are awarded on the Australian-dollar billed amount of the spend in foreign currency. Except for spend at merchants where you earn 3, 2 or 0.5 Points per \$1 spent, you earn 1 Point for every \$1 spent including if the purchase is made with someone other than the provider of the goods or service, for example through a third party such as a travel aggregator. The earn rate of 3 Points per \$1 spent on Virgin Australia only applies to purchases made in Australia. Points are earned in accordance with the American Express Velocity Cards Points Terms and Conditions available at velocityfrequentflyer.com. Exclusions apply. Velocity membership and Points earn and redemption is subject to the Velocity Membership Terms and Conditions available at velocityfrequentflyer.com as amended from time to time.
2. The complimentary domestic economy Virgin Australia return flight is available between selected Australian cities and is available for booking by American Express Velocity Platinum Card members after your first Card spend in the first year, and then after your first Card spend each year after the anniversary of your membership. All 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. Some flights may not have any seats available for redemption. Route availability is subject to change without notice. Booking is subject to the American Express Velocity Platinum Card Benefits Terms and Conditions available at americanexpress.com/australia/campaigns/velocity/pdfs/pds_platbenefits.pdf and travel is subject to Virgin Australia Conditions of Carriage available at virginaustralia.com
3. Virgin Australia lounge entry passes are subject to the American Express Velocity Platinum Card Benefits Terms and Conditions available at americanexpress.com/australia/campaigns/velocity/pdfs/pds_platbenefits.pdf. Single Entry passes to the Virgin Australia lounge will be activated on the Basic Card member's Velocity membership card annually on or after the anniversary of membership. The Virgin Australia lounge is operated by Virgin Australia Airlines Pty Ltd in selected domestic airports in accordance with the Virgin Australia lounge Terms and Conditions, available at <http://www.virginaustralia.com/au/en/experience/at-the-airport/lounge/> and as amended from time to time.
4. The discounted annual fee of \$249 p.a is only available to new, approved American Express Velocity Platinum Card Members who apply using the online application via the link provided.
5. American Express Velocity Platinum Card 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 Velocity Platinum 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 Terms and Conditions available at americanexpress.com/australia/campaigns/velocity/pdfs/pds_platbenefits.pdf and consider the appropriateness of that insurance in relation to your individual requirements.
6. Supplementary Credit Card Members must be over 18 years of age. You will be liable for all Supplementary Credit Card spending.
7. Offer provides discounts when you purchase standard adult Business Class fares for you and one guest when flying with Virgin Australia International Long-haul or Virgin Australia international Long-haul flights that codeshare or interline with Etihad Airways or Delta Airlines to selected destinations. Flights on other partner airlines are not included in this offer. The basic Card member must be one of the passengers travelling and both passengers must be travelling together on the same flight and in the same fare class. All fees, taxes and surcharges apply to both guests, are not discounted and must be paid in full. Offer applies to new bookings made via American Express Membership Travel Services using your American Express Velocity Platinum Card. Offer is subject to seat availability in the nominated class of the Business cabin which may be limited at peak times such as weekends, Christmas or school holidays. Neither American Express nor Virgin Australia guarantee that seats will be available at the times you may wish to fly. Offered in accordance with the American Express Velocity Platinum Card Benefits Terms and Conditions available at americanexpress.com/australia/campaigns/velocity/pdfs/pds_platbenefits.pdf. Velocity Frequent Flyer membership required. Travel with Virgin Australia is subject to the Virgin Australia Conditions of Carriage available at vaustralia.com.
8. Provided you notify us immediately of any fraudulent transactions and you have complied with your Card conditions, you will not be held liable for any unauthorised charges.