

“Meet the women forging a seven-figure career out of storytelling” – Samantha Dybac

Terms and Conditions:

American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as at **7 September 2023** 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. There is no expiry on points as long as the Card Account is active, enrolled in Membership Rewards program and is kept in good standing and not overdue.
2. Please note, some lounges may require you to present your physical Platinum Card to gain entry into their lounges. We highly recommend travelling with your physical Card as some lounges may not accept digital Cards.

**The Centurion® Lounge.** Platinum Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Card Members may bring up to two (2) companions into The Centurion Lounge. Children under 2 years of age can access the lounge free of charge, provided an accompanying parent or guardian is able to produce a “lap infant” boarding pass or proof of age. Guest access policies may vary internationally by location and are subject to change. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: their valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. The Centurion Lounge is a day of departure lounge. Platinum Card Members who have landed will not be able to access the lounge. Card Members with layovers or connecting flights who produce proof can access the lounge. Platinum Card Members cannot access The Centurion Lounge more than 3 hours before the scheduled departure time on their same day, confirmed boarding pass. This does not apply to Card Members with a connecting flight. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location’s jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age 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. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside 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](https://americanexpress.com.au/airportlounge)

**Escape Lounges - The Centurion® Studio Partner.** This benefit is available to the Platinum Card. Card Members receive complimentary access to any US location of the Escape Lounges. Card Member must present their valid Card, a boarding pass showing a confirmed reservation 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 companions 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 Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change.

**Delta Sky Club.** The Platinum Card Member 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 3 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. 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 Platinum 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](https://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](https://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. Card Members receive complimentary access to any global location of Plaza Premium Lounges. The Platinum Card Member may bring up to 2 guests into the lounge at no additional cost. All lounge access fees for additional guest visits will be charged directly to the Platinum Card Member's Card, and at the prevailing retail rate, per person, per visit. Lounge access for infants under two years of age is complimentary. To access the Plaza Premium Lounges, the Platinum Card Member must present their valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. The Platinum Card Member must be at least 18 years of age to enter without a parent or guardian where there is a self-service bar. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Plaza Premium Lounge reserves the right to remove any person from a lounge for inappropriate behaviour or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability and is not guaranteed. The full

Plaza Premium Lounge Facilities Terms and Conditions are available at [plaza-network.com/terms](http://plaza-network.com/terms). Facilities, amenities, services and hours of operation may vary among locations and are subject to change. Terms and conditions are subject to change without prior notice.

**Virgin Australia Lounges.** Access is complimentary for Primary Platinum Card Member 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 in Australia only. Name on boarding pass must match the name on Platinum Card and boarding pass must be presented. The Platinum Card Member and guest must present their physical valid Card and same-day boarding pass (containing your Virgin Australia Velocity Frequent Flyer number and status) to Virgin Australia lounge agents. One guest per Primary Platinum Card Member permitted. All access is subject to space availability. This benefit is subject to change. Visit [virginaustralia.com/lounge](http://virginaustralia.com/lounge) for full Terms and Conditions.

**Priority Pass.** These Terms and Conditions govern American Express Platinum Card Members participation in and use of the Priority Pass™ program. Priority Pass is an independent airport lounge access program. Your Priority Pass benefit is limited to airport lounge access only. Non-lounge airport experiences in the form of credits for restaurants, cafes and bars are not available. Primary Platinum Business Card Members and one nominated Employee Platinum Business Card Member per Account are eligible for Priority Pass membership. At any visit to a Priority Pass lounge that admits guests, you will be charged the prevailing retail rate for each guest. Some lounges do not admit guests. By enrolling in Priority Pass, you agree that you will be responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge. Additionally, 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. 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 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](http://www.prioritypass.com). Upon receipt of your enrollment information, Priority Pass will send your Priority Pass card and membership package which you should receive within 4-6 weeks.

**Airspace.** This benefit is available to the American Express Platinum Card. Card Member must present their valid Card, government-issued I.D. and confirmed boarding pass for same-day travel. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member may bring up to two companions into the club as complimentary guests per visit. 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 Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

**Lufthansa.** This benefit is available to the American Express Platinum Card. Platinum Card Members have complimentary access to select Lufthansa Business Lounges (regardless of ticket class) and Lufthansa Senator Lounges (when flying business class). To access the Lufthansa lounges, Platinum Card Members must present a government issued I.D., a same-day departure boarding pass showing confirmed reservation on a Lufthansa Group flight (Lufthansa, SWISS and Austrian airlines) and a valid Platinum Card. For the current list of participating lounges and access requirements, please use the Lounge Finder feature in the American Express App or visit [americanexpress.com.au/platinumlounges](https://americanexpress.com.au/platinumlounges). 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 Lufthansa rules and guest access 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 unlimited 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. Access is subject to space availability, including capacity restrictions and limited hours that may be placed on the participating lounge. Amenities, services, and hours may vary by participating lounge and are subject to change without notice. American Express 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. Participating lounges reserve the right to remove any person from the premises for inappropriate behaviour or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive, or violent. If American Express, in our 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 [americanexpress.com.au/platinumlounges](https://americanexpress.com.au/platinumlounges).

3. **Hotel Elite Status – Hilton Honors.** As a Platinum Card Member you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at [HiltonHonors.com/MemberBenefits](https://HiltonHonors.com/MemberBenefits) and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrolment in Hilton Honors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in

accordance with its privacy policy available at [Hilton.com/PrivacyPolicy](https://www.hilton.com/PrivacyPolicy). If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms & Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program. Visit [HiltonHonors.com/Terms](https://www.hilton.com/Terms) for more details. Effective April 2, 2018, the Earnings Style Options program, including Points and Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after April 2, 2018 are void.

Hotel Elite Status – Marriott Bonvoy. As an American Express Platinum Business Card Member you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrollment within the Marriott Bonvoy at the Gold Elite Status level, American Express will share your enrolment information with The Marriott Bonvoy™ Program ("Marriott Bonvoy™"). Marriott Bonvoy may use this information in accordance with its privacy statement available at [www.marriott.com/privacy](https://www.marriott.com/privacy). You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy Program terms visit <https://www.marriott.com/loyalty/terms/default.mi>. Marriott Bonvoy program amenities may not be combined with the Fine Hotels + Resorts program. Upgrades are based upon availability and will vary by property.

4. 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.
5. The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Platinum Business Card to pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [American Express Platinum Business Card Insurance Terms and Conditions](#) and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs.
6. Employee Cards: American Express approval criteria apply. Subject to Terms and Conditions. Fees and charges apply. This offer is only available to those who reside in Australia. Employee Card Members must be over 18 years of age. Prior to 1 August 2023, the Business, the Basic Card Member and each Employee Card Member are jointly and severally liable for all Employee Card spending. On and from **1 August 2023**, American Express will be making changes to the Terms and Conditions of American Express Business Card products in Australia which will include the removal of the liability of Employee Card Members for charges incurred on their Employee Card. Each employee is entitled to only one (1) Employee Card.

7. Subject to the Terms and Conditions of the Membership Rewards program available [here](#). Merchants classified as "government" include the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies. Industry specific earn rate may apply when you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant. For example a payment made to Local Government bodies processed through a payment aggregator may earn rates at the government earn rate. There may be tax implications associated with participation in the Membership Rewards program. You are advised to check with your accountant or tax adviser for further information.