

**American Express®
Platinum MoneyBack Credit Card
Rebate Program
Terms and Conditions**

Effective from 31 January 2017

AMERICAN EXPRESS® CARD BENEFITS.

MoneyBack Terms and Conditions.

What is this document?

These Terms and Conditions govern the **MoneyBack** program associated with your card Account. When you accept the agreement for your Account or continue to use your Account, you agree to be bound by these terms.

These Terms and Conditions replace any previous versions you have received relating to the **MoneyBack** program.

How you earn MoneyBack.

You will earn **MoneyBack** for purchases on your Account. Subject to the other Terms and Conditions set out below and any promotional offer we make, you will earn **MoneyBack** at the rate of 1% on all purchases on your Account.

MoneyBack is earned on every purchase of at least \$1.00.

The value of each purchase will be rounded down to the nearest dollar before **MoneyBack** is calculated.

For example, if you make a purchase of \$25.50 and **MoneyBack** is earned at the rate of 1% (1% of \$25.00), then \$0.25 **MoneyBack** will be earned.

Paying MoneyBack.

MoneyBack will be paid to you by crediting your Account each month and included in your monthly statement.

We will only credit your account if it is in good standing and not overdue.

MoneyBack is not redeemable for cash (including through a credit balance refund) or a credit to your Account, except as set out in these Terms and Conditions.

The payment of **MoneyBack** does not count towards the payment of your minimum amount on your Account.

Which transactions do not earn MoneyBack.

No Moneyback will be earned in respect of:

- Interest, fees, balance transfers or converted balances (from both American Express and other issuers), cash advances (including transactions treated as cash), loading of pre paid cards, American Express Travellers Cheque purchases or foreign exchange transactions.
- A negative adjustment will be made to your **MoneyBack** balance if there are any credits posted to your account including those arising from returned goods or services or from billing disputes calculated in the same way as how you earn **MoneyBack**.

Losing your MoneyBack.

You will stop earning and receiving **MoneyBack** rebates if you miss two consecutive monthly payments on your Account.

You will start earning **MoneyBack** again when payments to your Account are up to date.

What happens if your Account is cancelled?

If your Account is cancelled you will lose the **MoneyBack** that has been earned but not yet been applied to your Account as a monthly credit.

Changes to these Terms and Conditions.

We may change these Terms and Conditions, including the rate at which you earn **MoneyBack**. We will give you at least 30 days' notice.

If the change is not to your disadvantage, we will still tell you about it but may make the change sooner.

We will give you notice by statement message, post, email or other form of electronic communication.

Ending these Terms and Conditions.

We may end these Terms and Conditions if we cancel or end your Account in accordance with the Account agreement.

We may also end these Terms and Conditions by giving you at least 30 days' notice without any explanation being required. This could include changing your Account to a different product in accordance with the Account agreement or replacing these Terms and Conditions with a new set of Terms and Conditions that covers different benefits.

Language and governing law.

These Terms and Conditions and all dealings between us are governed by the non exclusive laws of Australia and the courts of Australia will have non exclusive jurisdiction over us and you.

Taxes, duties and exchange control.

You must pay any government tax, duty or other amount imposed by law in any country in respect of these Terms and Conditions and any **MoneyBack** paid to you.

All information correct at 1 April 2021



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