

## American Express® Qantas Business Rewards Card Terms and Conditions

1. Extend your cash flow by up to 51 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.
2. Unless we tell you otherwise, your American Express Charge card comes with flexible spending power, also known as no pre-set spending limit. This means that the amount you can spend is dynamic and can adapt based on your transaction patterns, your business' credit rating and other factors. The way you use your Card can help your spending power grow, particularly in the first few months. To help maximise your spending power, you can make regular transactions and don't miss any payments.
3. A business must be a Qantas Business Rewards Member to earn Qantas Points for business. Membership and the earning of Qantas Points as a business are subject to the [Qantas Business Rewards Terms and Conditions](#). Points are earned in accordance with and subject to the [American Express Qantas Business Rewards Card Points Terms and Conditions](#). Your business will earn 1.25 Qantas Points per \$1 of everyday spend, which does not include annual fees, late payment fee and fees and charges for foreign currencies. Your business will earn 0.5 Qantas Points per \$1 spent at participating merchants classified as "utilities" including gas, water and electricity providers; "government" including the Australian Taxation Office, the Australian Postal Corporation, federal/state and local government bodies; and "insurance" excluding insurances offered by American Express. 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. Your business will earn 2 Qantas Points per \$1 spent on the following Qantas Products and Services purchased on the Qantas merchant account (i.e. directly from Qantas): Qantas passenger flights (with a QF flight number), Qantas Holidays, Qantas Branded non-airfare products, and Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar. For the full list of exclusions, please refer to the [American Express Qantas Business Rewards Card Points Terms and Conditions](#). Once you have earned a total of 500,000 Qantas Points on your Card Account in a calendar year, your earn rate of 1.25 Qantas Points per \$1 spent will change to 0.75 Qantas Points per \$1 spent on everyday business purchases. All other earn rates (Qantas products, services and government, utilities and insurances spend) will remain unchanged. The points threshold is based on eligible Qantas Points earned during a calendar year and will be reset on 1 January each year. Qantas Points earned by all Card Members on a Card Account contribute to the 500,000 points threshold each calendar year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.
4. Savings are available exclusively to Qantas Business Rewards Members on the base fare of selected fares only and do not apply to taxes, fees and carrier charges. Availability is limited. Member savings are subject to the [Qantas Business Rewards Terms and Conditions](#).
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 Qantas Business Rewards Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the [American Express Qantas Business Rewards 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. This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

6. Triple Qantas Points on flights for your business: A business must be a Qantas Business Rewards Member to earn triple Qantas Points for business. The triple Qantas Points for business are only available for American Express Qantas Card Members when the Card is used to make an eligible Qantas flight booking. Qantas will allocate to the business an amount equal to the Qantas Points earned by the traveller when travelling for business against a rate of either: 20% (Level 1); or 30% (Level 2); or 40% (Level 3) multiplied by three. An [eligible flight](#) means a domestic or international flight which has a Qantas 'QF' flight number on the ticket that is purchased in Australia; is operated by Qantas, Emirates or American Airlines; has a ticket number commencing with '081'; and is booked and travelled for business on or after the date the business registers for Qantas Business Rewards. [Exclusions apply](#). Triple Qantas Points for Business is not available in conjunction with any other rebate, Corporate Fares Agreement or discount arrangement with Qantas. A Member's ABN and traveller's Qantas Frequent Flyer number must be quoted at the time of booking to earn Qantas Points for both the business and the traveller. The maximum number of Qantas Points that can be earned from flying by a business with the American Express Qantas Business Rewards Card is 4,000,000 per membership year as per the Triple Qantas Points for business benefit [Terms](#).
7. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and the earning and redemption of Qantas Points are subject to the Qantas Frequent Flyer Terms and Conditions. For Qantas Shopping Online Mall and Card Offers refer to the Terms & Conditions. Individual retailer terms and conditions apply; please check the individual retailer's pages for full terms and conditions. By installing the Qantas Shopping Points-Prompter you agree to the Terms and Conditions of the Qantas Frequent Flyer program, the Qantas Privacy Policy and the Qantas Shopping Terms and Conditions. Select stores have opted out of Qantas Shopping Points-Prompter notifications being displayed on their website. This can be temporary or on occasion. If this is the case, simply visit the store's retailer page at [shopping.qantas.com](http://shopping.qantas.com) to earn Qantas Points.