

## American Express® Qantas Business Rewards Card

### Terms and Conditions

American Express approval criteria applies. Subject to [Terms and Conditions](#). Fees and charges apply. All information is correct as at 1 February 2022 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. No pre-set spending limit does not mean unlimited spending. This is dependent on several factors such as business income, expenses, and your business's credit rating/history.
2. 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.
3. 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.

4. 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](#).

\*From 10 January 2024, 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.

5. A business can redeem Qantas Points directly from their Qantas Business Rewards account on Classic Flight Rewards or Points Plus Pay flights, paid seat selection and additional baggage allowance (when purchased at time of flight booking), and/or transfer Qantas Points out of the Qantas Business Rewards accounts into any individual's Qantas Frequent Flyer account. A business must be a Qantas Business Rewards Member and registered for GST or be an Australian Public or Private entity or other incorporated company, and not be a travel agent or on a Corporate Deal with Qantas to redeem Qantas Points on Classic Rewards and Points Plus Pay-flights. In order to transfer or directly redeem Qantas Points from a Qantas Business Rewards account, the business account must have a balance of at least 3,000 Qantas Points. You must be a Qantas Frequent Flyer member to earn, transfer and redeem Qantas Points as an individual. A joining fee may apply. Membership and Qantas Points are

subject to the Qantas Frequent Flyer program Terms and Conditions. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable). A business must be a Qantas Business Rewards Member and registered for GST or be an Australian Public or Private entity or other incorporated company, and not be a travel agent or on a Corporate Deal with Qantas to redeem Qantas Points on Classic Rewards and Points Plus Pay-flights. Seat selection: You can select your seat on all Qantas operated flights (excluding select regional services). Fees may apply. Seat selection cannot be guaranteed as seats may need to be changed for operational, safety or security reasons, even after boarding the aircraft. For more information, visit [qantas.com/seatselection](http://qantas.com/seatselection). Additional Baggage: Baggage limits vary by aircraft type, route, and date of travel. Piece, size and weight restrictions apply. For more information, visit [qantas.com/baggage](http://qantas.com/baggage).

6. In order to transfer Qantas Points from a Qantas Business Rewards account to an individual's Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).
7. 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.