

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. 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.
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](#).

*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.

4. 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% (Level1); or 30% (Level2); or 40% (Level3) 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.