

## 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 November 2021 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 preset spending limit does not mean unlimited spending. Your purchases are approved based on a variety of factors, including current spending patterns, your payment history, credit records and financial resources known to us.
2. 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.
3. A business must be a Qantas Business Rewards Member to earn Qantas Points for the 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](#).
4. The information has been prepared without taking into account your objectives, financial situation or needs. You should read the PDS and consider the appropriateness of International Payments in relation to your individual requirements. Terms, conditions, fees and charges apply. For further information, please refer to the relevant PDS: [Telegraphic Transfers](#). [Please click here to read the Target Market Determination for this product](#). AccessLine™ is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call 1300 855 749. Users need to have an American Express Corporate Card or American Express Business Card, an FX International Payments account and be registered to use AccessLine™. International Payments are arranged through American Express International Inc. (ABN 15 000 618 208, AFSL no. 237996). Incorporated with Limited Liability in Delaware, USA.
5. Qantas Club Lounge passes: provided the Primary Card Member is a Qantas Frequent Flyer member and has registered their Qantas Frequent Flyer number with your business' American Express Qantas Business Rewards Card, your business is eligible to receive two Qantas Club Lounge Invitations each anniversary year of Card Membership once your business makes an Eligible Qantas Purchase on your American Express Card during that year. Eligible Qantas Purchases are Qantas passenger airfares with a QF

flight number purchased directly from Qantas Australia that appear on your Card statement, Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership, joining or annual fees. Excludes purchases from Jetstar. Within 1-2 weeks of the Eligible Qantas Purchase, two Qantas Club Lounge Invitations will be assigned to the Qantas Frequent Flyer account nominated by the business. Visit the [Complimentary Invitations Portal](#) to access invitations, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a Qantas Club Lounge and must be used prior to their expiry. Invitations are subject to the [Qantas Club terms and conditions](#) and are not valid for Qantas International First Class Lounges, the Qantas Chairman's Lounge, Qantas Domestic Business and or oneworld® alliance partner or associated lounges. Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your business' American Express Qantas Business Rewards Card account is not in good standing, if the Eligible Qantas Purchase is refunded in full or if you have not complied with these [Qantas Club Invitation Conditions](#), the [Credit Card Terms and Conditions](#) or the [Qantas Club Lounge Access Terms and Conditions](#).