

## 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 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. The American Express® Qantas Business Rewards Card insurance is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits) - see the full [Terms and Conditions](#) effective until 14 March 2022. From 15 March 2022, new Terms & Conditions will apply to all claim events occurring on or after 15 March 2022 – see the full [Terms and Conditions](#). You must use your American Express Qantas Business Rewards Card to pay for your return trip, commencing and ending in Australia, in order to be eligible for the travel insurance. The insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Card Members are not a party to the group policy, but may be able to claim under it as third party beneficiaries. This communication does not take into account your objectives or financial situation. You should read the full [Terms and Conditions](#) to decide if this insurance meets your needs.
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 an American Express Qantas Card Member when the Card is used to make an eligible Qantas flight booking. 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. Qantas will allocate 3 times the number of Qantas Points to the business under the Qantas Business Rewards Airline Reward Scheme terms and conditions. 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 and conditions.
4. 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](#).

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](#). 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](#).
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.