

## 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 August 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. 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](#).
3. The information has been prepared without taking into account your objectives, financial situation or needs. You should read the [Financial Services Guide](#) and the [Telegraphic Transfers and Forward Exchange Contracts Replacement Product Disclosure Statement](#) and consider the appropriateness of International Payments in relation to your individual requirements. Terms, conditions, fees and charges apply. To view the Target Market Determination, see [here](#). 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.
4. 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.