

AMERICAN EXPRESS QANTAS

BUSINESS REWARDS CARD

TERMS & CONDITIONS

You must be a Qantas Business Rewards member American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as at 1 October 2020 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)

1 Offer only available to new American Express Card Members who apply by 7th October 2020, are approved and spend \$3,000 on their new Card in the first 2 months from the Card approval date. Card Members who currently hold or who have previously held any other Card product issued by American Express Australia Limited in the preceding 18 month period are ineligible for this offer. Previous and existing bank-issued American Express companion Card Members are eligible for this offer (cards issued by: Australia New Zealand Banking Group Limited, Commonwealth Bank of Australia, National Australia Bank, Westpac Banking Corporation). 150,000 bonus Qantas Points will be awarded to the eligible Card Member's Account 8-10 weeks after the spend criteria has been met. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. \$450 annual fee applies. Subject to the American Express Qantas Business Rewards Card Points Terms and Conditions. The Terms and Conditions of the Membership Rewards Program is available at membershipewards.com.au.

2 Extend your cash flow by up to 51 days: Cash flow days depend 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 has been issued.

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.

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