

# SUPPORT THE SPIRIT OF AUSTRALIAN SMALL BUSINESS

## TERMS & CONDITIONS

### 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 11 June 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** Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points Terms and Conditions, and exclusions apply. Eligible purchases do not include cash advances, interest, balance transfers, fees and charges for travellers' cheques and foreign currencies – these do not earn Qantas Points. For the full list of exclusions, please refer to the Qantas American Express Card Points Terms and Conditions. Certain transactions will earn 0.5 Qantas Points per \$1 spent with Merchants classified as "government", including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), federal/ state and local government bodies.

**2** No pre-set 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.

**3** With Flexible Payment Option, you will be charged interest if you do not pay your Closing Balance in full by the due date each month. Please refer to your monthly statements for the current interest rate and PDS for number of interest free days. Subject to full FPO Terms and Conditions.

**4** This offer is only available to new American Express® Card Members who apply by 29 July 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). 120,000 bonus Qantas Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Eligible Card Members must be a current Qantas Business Reward Member with a current ABN. Annual Card fee of \$450 applies. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. In a circumstance of dispute, you will be required to present this email to validate receiving promotional offer. Subject to the American Express® Qantas Business Rewards Card Points Terms and Conditions.

**5** 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, fees and charges for travellers' cheques and 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. 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.

**6** 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. Trade Service Fee applies. Terms, conditions, fees and charges apply. For further information, please refer to the relevant PDS: Telegraphic Transfers. 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.

**7** Depending upon 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.

**QANTAS AMERICAN EXPRESS ULTIMATE CARD:** Terms and Conditions. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Cards Points Terms and Conditions, and exclusions apply. Cards are offered, issued, and administered by American Express Australia Limited. Credit provided by American Express Australia Limited (ABN 92 108 952 085), Australian Credit Licence No. 291313. \*Registered Trademark of American Express Company. Applicants must be 18 years of age or over, reside in Australia and earn a minimum income of \$65,000 per annum to apply for the Qantas American Express Ultimate Card. American Express income and credit approval criteria applies. Subject to Terms and Conditions. Interest rates, fees and charges apply. All information is correct as at 31 January 2020 and are subject to change.

**8** Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points Terms and Conditions, and exclusions apply. Eligible purchases do not include cash advances, interest, balance transfers, fees and charges for travellers' cheques and foreign currencies

– these do not earn Qantas Points. For the full list of exclusions, please refer to the Qantas American Express Card Points Terms and Conditions. Certain transactions will earn 0.5 Qantas Points per \$1 spent with Merchants classified as "government", including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), federal/ state and local government bodies.

**9** 80,000 bonus Qantas Points only available to new American Express Card Members who apply for the Qantas Ultimate Card online before 3 September 2020, are approved and spend \$3,000 on eligible purchases on their new Card within three 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 the Bonus Qantas Points offer. Eligible purchases do not include cash advances, interest, balance transfers, annual fee, fees or charges for travellers' cheques and foreign currencies. An annual card fee of \$450 applies. Qantas Points are earned in accordance with and subject to the Qantas American Express Card Points Terms and Conditions. Please allow 8-10 weeks after you have met the spend criteria for the 80,000 Qantas Points to be credited to your Qantas Frequent Flyer account. Qantas Frequent Flyer membership and the earning and redemption of points are subject to the Terms and Conditions of the Qantas Frequent Flyer program available at [qantas.com/terms](https://qantas.com/terms). This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

**10** Qantas American Express Ultimate Card Members are eligible for one \$450 Qantas Travel Credit per year. The Qantas Travel Credit can be redeemed for any eligible Qantas flight booked (i.e. a QF flight number on your

ticket) and paid online through American Express Travel in a single booking. All travel is subject to Qantas Conditions of Carriage. For bookings less than \$450 any unused portion of the Qantas Travel Credit will be forfeited. The Qantas Travel Credit can be used from the anniversary date and cannot be carried forward to any subsequent year. Your Qantas Travel Credit for that year will be forfeited if you cancel your booking, subject to Qantas Travel Credit Terms and Conditions.

**11** Qantas Wine Premium Membership and its benefits are subject to the Qantas Wine Terms and Conditions. To join or purchase from Qantas Wine, you must be a Qantas Frequent Flyer member aged 18 years or older and have an Australian delivery address. An annual Membership fee usually applies for Qantas Wine Premium Membership but this will be waived so long as you continue to hold your Qantas American Express Ultimate Card. Complimentary joining gift is not available with this offer.

**12** This offer is only valid for members who have applied and been approved for the Qantas American Express Ultimate Card by 11.59pm (AEDT) 3 September 2020. Voucher code will be supplied in a separate email to the applicant within 4 to 6 weeks once they have been approved for their new Card. Voucher code is valid for one order per member, is not transferable, cannot be used with any other promo code and is valid until AEDT 11:59:59 PM 31 January 2021. Qantas Wine may cancel any order which breaches these conditions. \$150 minimum spend on [qantas.com/wine](https://qantas.com/wine) excludes Champagne, sparkling, food, spirits, beer, cider, wine subscriptions and Penfolds. Liquor Act 2007: It is an offence to sell or supply to or to obtain liquor on behalf of a person under the age of 18 years. Licence Number: LIQP77001673