

AMERICAN EXPRESS QANTAS BUSINESS REWARDS CARD

TERMS & CONDITIONS OCTOBER 2020 - JANUARY 2021

- 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.
- 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.
- 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. 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.
- Offer only available to new American Express Card Members who apply by 13 January 2021, 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 have previously held any other Card product issued by American Express Australia Limited in the preceding 18-month period are ineligible for this offer. Status Credits will be awarded, provided you are a Qantas Frequent Flyer member and have provided your Qantas Frequent Flyer number at the time of application with American Express. Please allow 8 to 12 weeks after you have met the spend criteria for the 120,000 bonus Qantas Points to be awarded to your Qantas Business Rewards account and 75 bonus Status Credits to be awarded to your nominated Qantas Frequent Flyer account. Bonus Status Credits will not contribute towards attaining or retaining Platinum One, any Platinum or Platinum One Bonus Rewards, Loyalty Bonuses, or Lifetime status or any Qantas Status Accelerator. Status Credits are not transferable and will be governed by the Qantas Frequent Flyer program terms and conditions. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. A \$450 annual fee applies. Subject to the American Express Qantas Business Rewards Card Points Terms and Conditions.
- 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.