Qantas Business Rewards Cards Terms and Conditions

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.

~~ Savings are available exclusively to Qantas Business Rewards Members on the base fare of selected fares only and do not apply to taxes, fees and carrier charges. Availability is limited. Member savings are subject to the Qantas Business Rewards Terms and Conditions.

± Discounted Qantas Club membership is available to Qantas Frequent Flyer members who are Qantas Business Rewards Flyers of the Qantas Business Rewards Member. The discount applies to Qantas Club Individual membership rates and is managed under the Qantas Club Qantas Business Rewards scheme. Qantas Club membership is subject to the Qantas Club Terms and Conditions. Please be advised that lounges are subject to capacity limits at the time of your visit. If you're flying domestically on Qantas, QantasLink or Jetstar within Australia, and on Jetstar within New Zealand you may bring one guest to join you in a Qantas Club lounge. When visiting an international Qantas Club lounge, you are able to invite one guest each time you visit. Both you and your guest need to be travelling together further that day on the same flight. Lounge access eligibility conditions apply.

American Express:

***150,000 bonus Qantas Points + $200 Qantas Business Rewards Travel Fund Offer:** Offer only available to new American Express Card Members who apply by 6 October 2026, are approved and spend $6,000 on eligible purchases on their new Card in the first three (3) months from the Card approval date. Eligible purchases do not include Card fees and charges, for example annual fees, interest, late payment, cash advances, balance transfers, traveller’s cheques and foreign currency conversion. Card Members who currently hold or who have previously held any Card product issued by American Express Australia Limited in the past 18 months are ineligible for this offer. 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. $200 credit will be issued by Qantas into the Card Member’s Qantas Business Rewards Travel Fund up to 10 weeks after the bonus Qantas Points have been awarded. The $200 Travel Fund will only be awarded once per ABN. Bookings made using Travel Fund can only be used for future flight bookings through Qantas Business Rewards; it is non-transferable and cannot be redeemed for cash. Promotional Credits from this offer will be valid for 12 months from the date of issue. Subject to Travel Fund Terms and Conditions. Subject to the American Express® Qantas Business Rewards Card Points Terms and Conditions. $450 annual Card fee applies.This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer.

+**Earn rates:** 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. Once you have earned a total of 500,000 Qantas Points on your Card Account in a calendar year, your earn rate of 1.25 Qantas Points per $1 spent will change to 0.75 Qantas Points per $1 spent on everyday business purchases. All other earn rates (Qantas products, services and government, utilities and insurances spend) will remain unchanged. The points threshold is based on eligible Qantas Points earned during a calendar year and will be reset on 1 January each year. Qantas Points earned by all Card Members on a Card Account contribute to the 500,000 points threshold each calendar year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.

~2 Bonus Qantas Points on Eligible Flights: A business must be a Qantas Business Rewards Member and include both its ABN and the traveller's Qantas Frequent Flyer number on eligible Qantas flight bookings to earn 2 bonus Qantas Points on eligible flights per $1 spent for business. Points will be credited after all segments in a flight booking have been flown. Any segment that is not flown or cancelled will not earn points. Qantas Points will not be earned on credit card fees, change fees, and ancillary purchases such as seat selection and baggage. Qantas Points earned for the business are only available for American Express Qantas Business Rewards or American Express Qantas Corporate Card Members 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 purposes on or after the date the business registers for Qantas Business Rewards; and does not include a segment of the booking that includes a non-QF coded flight. Exclusions apply. The bonus Qantas Points benefit 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 bonus Qantas Points to the business under the Qantas Business Rewards Airline Reward Scheme Terms and Conditions. The 2 bonus Qantas Points for business benefit applies to all bookings made on or after 17 June 2026. Any bookings made before 17 June 2026 will earn points under the benefit in effect at the time of booking.

^Qantas Club Lounge Invitations: Your business is eligible to receive two domestic Qantas Club Complimentary Lounge Invitations each anniversary year of your American Express Qantas Business Rewards Card (Card) Membership, provided that: (a) the Primary Card Member is a Qantas Frequent Flyer member; (b) your business makes a purchase on selected Qantas products and services; and (c) you have registered your business's Qantas Frequent Flyer number with your business's Card Account. Selected Qantas products and services are the purchase of (a) a Qantas passenger flight departing from Australia with a QF flight number, purchased in Australian Dollars (AUD) directly from Qantas.com.au using your business's Card that appears on your Card statement; or (b) using your Card to pay for joining or annual fees for Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership. Within 2 weeks of purchasing selected Qantas products and services, two Qantas Club Complimentary Lounge Invitations will be assigned to the Qantas Frequent Flyer account nominated by your business. If your Qantas Frequent Flyer member information requires updating, call the number on the back of your Card. In order to use your invitations, login to your Qantas Frequent Flyer Account or use the Qantas App to access your invitations and link them with an eligible Qantas flight booking prior to use (must be done at least 24 hours prior to your departure time). Each Qantas Club Complimentary Lounge Invitation is valid for a single visit by one guest to a domestic Qantas Club Lounge only and must be used prior to expiry. Access and use are subject to the Complimentary Lounge Invitation Terms and Conditions and the Lounge Entry Terms and Conditions. Invitations may be revoked or withheld if your business's Card account is not in good standing, if the selected Qantas products and services are refunded in full, or if you have not complied with the Complimentary Lounge Invitation Terms and Conditions, and the American Express Business Terms and Conditions.

#**Employee Cards:** Employee Card Members must be over 18 years of age. The Business and the Primary Card Member are jointly and severally liable for all Employee Card spending. Each employee is entitled to only one (1) Employee Card.

++**Travel Insurance**: The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American Express Qantas Business Rewards Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the American Express Qantas Business Rewards Card Insurance Terms and Conditions and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs. This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

^^**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

ANZ

*Offer available to new and approved applicants who apply for a new ANZ Qantas Business Rewards account. ANZ may terminate, withdraw or vary this offer at any time without prior notice. This offer applies only once per new ANZ Qantas Business Rewards account. Offer is not available when transferring from an existing ANZ Business credit card account and/or adding an additional account to an existing ANZ Business credit card contract. You are not eligible for this offer if you currently hold or have held an ANZ Qantas Business Rewards and/or ANZ Business Black account in the last 12 months. Your application must be approved, and you must activate your ANZ Qantas Business Rewards account and make $6,000 worth of eligible purchases within 3 months of approval to receive the 100,000 bonus Qantas Points. Eligible purchases means purchases which are eligible to earn Qantas Points. Certain transactions and other items are not eligible to earn Qantas Points. For details refer to the ANZ Qantas Business Rewards Terms & Conditions (PDF). The 100,000 bonus Qantas Points will be credited to the Qantas Business Rewards member account within 3 months of the eligible spend criteria being met. The 50,000 bonus Qantas Points for retaining the card over 15 months will be credited to the Qantas Business Rewards member account within 3 months of you retaining the card for over 15 months from card activation. If you transfer or cancel your new ANZ Qantas Business Rewards account before the bonus Qantas Points are processed to your Qantas Business Rewards member account, you may become ineligible for this offer. If any repayments are overdue before the bonus Qantas Points are processed to your membership, you will be ineligible for this offer until any overdue amount and amounts shown on your statement as being payable immediately have been paid.

^ANZ Qantas Business Rewards credit cards earn 0.75 Qantas Points for every $1 spent on eligible purchases in the statement period up to and including $15,000, 0.5 Qantas Points for every $1 spent on eligible purchases in the statement period over $15,000. 0.50 Qantas Points for every $1 spent on government charges. Qantas Points and Bonus Qantas Points are earned in accordance with the ANZ Qantas Business Rewards Terms & Conditions. Certain transactions and other items are not eligible to earn Qantas Points, for details refer to the ANZ Qantas Business Rewards Terms & Conditions. The Principal must be a member of the Qantas Business Rewards Program to earn Qantas Points in connection with the ANZ Qantas Business Rewards Card. All Qantas Points earned on eligible Card spend will be awarded to the Principal. Points will not be awarded to individual Cardholders

** Interest free days do not apply if you do not pay your Closing Balance in full by the due date each month. Payments to your account are applied in the order set out in the ANZ Commercial Card (ANZ Business One) Terms and Conditions.

Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the Group Policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the ANZ Commercial Card (ANZ Business One) Terms and Conditions (PDF) and the ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet (PDF) as applicable which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.

NAB

* Offer commenced on 29 October 2025. To be eligible for the 150,000 bonus Qantas Points offer, you must apply for and be issued a new NAB Qantas Business Signature Card account before the offer is withdrawn and spend $10,000 on everyday business purchases within 90 days of account opening. 150,000 bonus points will be credited to the qualifying member's Qantas Business Rewards Account within 90 days of meeting the spend criteria. If the qualifying member's NAB Qantas Business Signature Card facility is closed (either by the member or by NAB) before the bonus points are credited to the member's Qantas Business Rewards Account, the member may forfeit the bonus points. NAB is not responsible for any delays in assessing your application or the card being issued. Everyday business purchases are purchases which are eligible to earn Qantas Points. Certain transactions and other items are not eligible to earn Qantas Points. For details refer to the NAB Qantas Commercial Card Rewards Conditions (PDF, 183KB). NAB may vary or end this offer at any time without notice. This offer applies only once per new NAB Qantas Business Signature Card account. Offer is not available in conjunction with any other new business credit card offer or NAB offer (subject to the express terms of the offer), where you currently hold or have closed any NAB business credit card, which included a special offer, within the previous 12 months or when closing or transferring from another NAB business credit card account.

^ Eligible government payments include payments to the ATO (excluding payments made by BPAY). Refer to the NAB Qantas Commercial Card Rewards Conditions (PDF, 167KB) for details of eligible business spending.

** If you pay your closing balance on your monthly statement in full by the due date each month. Excludes cash advances (including bills paid over the counter at a bank, financial institution or post office, purchases of travellers' cheques and transactions for gambling or gaming-related purposes).