

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 10 January 2024 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).

A business must be a Qantas Business Rewards Member to earn Qantas Points for the business. Qantas Points are offered under the applicable partner's terms and conditions and earning thresholds may apply. Membership of Qantas Business Rewards and the earning of Qantas Points as a business are subject to the [Qantas Business Rewards Terms and Conditions](#).

2 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](#). From 10 January 2024, 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. For Card Members who applied for the Card between 1 July 2023 – 9 January 2024, this change will come into effect from 10 July 2024. 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.

3 Qantas Club Lounge passes: provided the Primary Card Member is a Qantas Frequent Flyer member and has registered their Qantas Frequent Flyer number with your business' American Express Qantas Business Rewards Card, your business is eligible to receive two domestic Qantas Club Lounge Invitations each anniversary year of Card Membership once your business makes an Eligible Qantas Purchase on your American Express Card during that year. Eligible Qantas Purchases are Qantas passenger airfares with a QF flight number purchased directly from Qantas Australia that appear on your Card statement, Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership, joining or annual fees. Excludes purchases from Jetstar. Within 1-2 weeks of the Eligible Qantas Purchase, two Qantas Club Lounge Invitations will be assigned to

the Qantas Frequent Flyer account nominated by the business. Visit the [Complimentary Invitations Portal](#) to access invitations, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a domestic Qantas Club Lounge only and must be used prior to their expiry. Invitations are subject to the [Qantas Club terms and conditions](#). Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your business' American Express Qantas Business Rewards Card account is not in good standing, if the Eligible Qantas Purchase is refunded in full or if you have not complied with these [Qantas Club Invitation Conditions](#), the [Card Terms and Conditions](#) or the [Qantas Club Lounge Access Terms and Conditions](#).

4 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.

5 A business must be a Qantas Business Rewards Member to earn Qantas Points. A one-off joining fee of \$89.50 usually applies, however this will be waived for any business that has an existing American Express Qantas Business Rewards Card. 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](#).

6 Triple Qantas Points on flights for your business: A business must be a Qantas Business Rewards Member to earn triple Qantas Points for business. The triple Qantas Points for business are only available for American Express Qantas Card Members when the Card is used to make an eligible Qantas flight booking. Qantas will allocate to the business an amount equal to the Qantas Points earned by the traveller when travelling for business against a rate of either: 20% (Level 1); or 30% (Level 2); or 40% (Level 3) multiplied by three . 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 on or after the date the business registers for Qantas Business Rewards. [Exclusions apply](#). Triple Qantas Points for Business 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. The maximum number of Qantas Points that can be earned from flying by a business with the American Express Qantas Business Rewards Card is 4,000,000 per membership year as per the Triple Qantas Points for business benefit terms.

7 **Classic Flight Rewards** are available on Qantas, Jetstar and select partner airlines. Seats are subject to capacity controls, availability is limited, and some flights may not have any Classic Flight Rewards available. Taxes, fees and carrier charges are payable to Qantas (excluding any amounts payable to third parties at the airport) in addition to the points required. Status Credits and Qantas Points will not be earned on Classic Flight Rewards. For a list of all Classic Flight Reward service fees, see the Fee Schedule in the program Terms and Conditions. Qantas Points values and prices are correct as at 4 September 2023 but may vary at the time of booking. Search Qantas Classic Flight Rewards for more information.

8 **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.

9 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 Deals are subject to the **Qantas Business Rewards Terms and Conditions**.

10 MYOB Integration: MYOB bank feed is available to American Express Cards issued by American Express Australia Limited with the exception of David Jones American Express Cards and American Express Corporate Cards. The Card must be active at the time of enrolment.

11 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.

12 No pre-set spending limit: 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.

13 **Classic Upgrade Rewards** are available on Classic Flight Rewards in Economy and Premium Economy and eligible paid and confirmed Qantas domestic and international flights, with a QF flight number on your ticket and from time to time on codeshare flights operated by another carrier that have a Qantas (QF) flight number on your ticket. Classic Upgrade Rewards are subject to capacity controls and availability is limited, and some flights may not have any Classic Upgrade Rewards confirmed. Classic Upgrade Rewards are not available from all fare types. **See tables for details.**

14 In order to transfer Qantas Points from a Qantas Business Rewards account to an individual's Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the **Qantas Frequent Flyer program Terms and Conditions**. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).

Qantas American Express Ultimate Card

15 You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. 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/frequentflyer. Qantas Points and bonus Qantas Points are earned in accordance with and subject to the Qantas American Express Cards **Terms and Conditions**, and exclusions apply. Eligible purchases do not include annual Card fees, cash advances, interest, fees and charges for traveller's cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the Qantas American Express Cards **Terms and Conditions**. You will earn 0.5 Qantas Point per dollar spent with Merchants classified as 'government',

including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

From 10 January 2024, once you have earned a total of 100,000 Qantas Points on your Card Account in a calendar year, your earn rate of 1.25 Qantas Points per \$1 spent will change to 1 Qantas Point per \$1 spent on everyday purchases. All other earn rates (Qantas products and services and government spend) will remain unchanged. For Card Members who applied for the Card between 1 July 2023 – 9 January 2024, this change will come into effect from 10 July 2024. 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 100,000 points threshold each calendar year. Bonus points earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold.

16 Provided you are a Qantas Frequent Flyer and have registered your Qantas Frequent Flyer number with your Qantas American Express Ultimate Card, you are eligible to receive two Qantas Club Lounge Invitations each anniversary year of your Card Membership after purchasing selected Qantas products and services using your Qantas American Express Ultimate Card. Selected Qantas products and services means Qantas passenger flights purchased directly from Qantas.com.au with a QF flight number; Qantas Frequent Flyer and Qantas Club membership joining and/or annual fees. Subject to Qantas American Express Card Points [Terms and Conditions](#). Within two weeks of purchasing selected Qantas products and services, you will receive an email from Qantas confirming the Qantas Club Lounge Invitations are available for use. Login to the [Complimentary Invitations Portal](#) using your Frequent Flyer details to access your invitation, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a Qantas Club Lounge and must be used prior to their expiry. Invitations are subject to the Qantas Club [Terms and Conditions](#) and are not valid for Qantas International First Class Lounges, the Qantas Chairman's Lounge, Qantas Domestic Business and or oneworld® alliance partner or associated lounges. Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your Qantas American Express Ultimate 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 these Qantas Club Invitation [Conditions](#), the Credit Card [Terms and Conditions](#) or the Qantas Club Lounge Access [Terms and Conditions](#).

17 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 Ultimate Credit 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 Ultimate Credit 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.

18 Qantas American Express Ultimate Primary Card Members are eligible for an annual \$450 Qantas Travel Credit, subject to the full terms and conditions. The Qantas Travel Credit can be redeemed through American Express Travel Online on a single eligible travel booking for Qantas Flights (i.e. a QF flight number on your ticket) by selecting the Qantas Travel Credit when you checkout. All Qantas Flight travel is subject to Qantas Conditions of Carriage. To redeem the Travel Credit, the full value of the Travel Credit (or more) must be charged to the eligible Primary Card. The Qantas Travel Credit can be used for 365 days from the benefit anniversary date and cannot be used past the expiration date. To check the expiration date of your Qantas Travel Credit if you have not already redeemed it, please visit americanexpress.com.au/travel; log in and click 'Travel Credit.' If your booking is cancelled, and your Qantas Travel Credit has already been used and associated statement credit applied to your account, you will forfeit your annual Qantas Travel Credit benefit and American Express may reverse the statement credits issued. You need to be able to spend on the Card to access the Qantas Travel Credit benefit and it should be credited to your Card Account within three business days but may take up to 30 days. Your account must be in good standing and you must have paid the annual fee and minimum payment by the due date. If you cancel your Card, change your rewards program or Card type, you will no longer be eligible for the Qantas Travel Credit.