

American Express Qantas Business Rewards Credit Card Benefits

Bonus Points Offer

New American Express Card Members who apply by **7 October 2025**, are approved, and spend **\$6,000 or more on eligible purchases within the first 3 months** of approval will receive **150,000 Qantas Points plus \$250 in your Qantas Business Rewards Travel Fund**.

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.

Bonus points may take 8–10 weeks to credit after meeting the spend criteria.

Example: Spend \$3,000 on travel and \$3,000 on office supplies within 3 months of approval to qualify.

Earn Rate on Spend

- You will earn Qantas Points for eligible purchases as follows:
- **2 Qantas Points per \$1** spent on Qantas products and services.
- **1.25 Qantas Points per \$1** spent on everyday business purchases.
- **0.5 Qantas Points per \$1** spent on government, utilities, and insurance.

After a total of 500,000 Qantas Points is earned in a calendar year, the everyday business earn rate will change from 1.25 to 0.75 Qantas Points per \$1 spent.

Exclusions: No points on annual fees, interest, cash advances, and foreign exchange fees.

Membership Rewards T&Cs

Points can be redeemed for flights, upgrades, and items from the Qantas Marketplace.

Triple Qantas Points on Flights

When you book eligible Qantas flights using your American Express Qantas Business Rewards Card, your business will earn triple Qantas Points.

Note: A business must be a Qantas Business Rewards Member to earn Qantas Points for business.

Complimentary Qantas Club Lounge Invitations

Card Members receive two complimentary domestic Qantas Club lounge invitations each membership year after making an eligible Qantas purchase.

Access is subject to space availability, and additional guests may incur charges.

Travel Insurance

Complimentary travel insurance is included when the Card is used to pay for travel expenses. Insurance

is underwritten by Chubb Insurance and is subject to eligibility, terms, conditions, and exclusions (e.g., age limits, pre-existing conditions).

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American Express does not provide personal advice regarding insurance suitability.

No Pre-set Spending Limit

The Qantas Business Rewards Card features a dynamic spending limit, which adjusts based on your credit profile and Card usage.

This isn't unlimited spending—factors like past payment history and spending patterns

apply. **Additional Cards**

You may add up to **99 Employee Cards** at no extra cost. The Primary Card Member is responsible for all charges incurred. Points earned on Employee Cards go to the Primary Card Member's account.

Business Tools

Access a suite of business tools, including expense management solutions and detailed reporting to help manage your business finances effectively.

Fees and Charges

- **Annual Fee:** \$450 p.a.
- **Additional Card Fee:** Up to 99 Employee Cards at no additional cost.
- **Foreign Currency Conversion Fee:** 3% of the converted amount.
- **Late Payment Fee:** \$30.
- **Minimum Monthly Repayment:** 2.5% of the closing balance or \$30, whichever is greater.

Eligibility Criteria

To be eligible for the American Express® Qantas Business Rewards Card:

- Must be aged 18 years or over.
- Must be an Australian citizen, permanent resident, or hold a long-term visa (12 months or more).
- Must have no history of bad debt or payment default.
- Must agree to access statements online through American Express.
- Must agree to a credit check as part of the application.

This document is for informational purposes only and is not a substitute for the full American Express Terms and Conditions, available via americanexpress.com.au.

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