

## **American Express Qantas Business Rewards Credit Card Benefits**

### **Bonus Points Offer**

New American Express Card Members who apply by 16 June 2026, are approved, and spend \$6,000 or more on eligible purchases within the first 3 months of approval will receive 170,000 bonus Qantas Points.

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

### **Earn Rate on Spend**

- 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 until 1 January of the following year.

*Exclusions: No points are earned on annual fees, interest, cash advances, balance transfers, traveller's cheques, or foreign exchange fees.*

### **Membership Rewards T&Cs**

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

### **Complimentary Qantas Club Lounge Invitations**

Card Members receive two complimentary domestic Qantas Club lounge invitations each membership year after making an eligible Qantas purchase, such as a Qantas flight booking or Qantas Club membership payment.

*Access is subject to availability, and additional guests may incur fees.*

### **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 (including age limits and pre-existing conditions).

*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.

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*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.

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