American Express Qantas Business Rewards Credit Card Benefits

Bonus Points Offer

150,000 bonus Qantas Points + $200 Qantas Business Rewards Travel Fund Offer (Offer Extended): Offer only available to new American Express Card Members who apply by 10 November 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. Information correct as at 2 September 2026.

Earn Rate on Spend

- Earn up to 4 Qantas Points per $1 spent* with your American Express Qantas Business Rewards Card.
- 2 Qantas Points per $1 spent on Qantas products and services* plus 2 bonus Qantas Points on eligible Qantas flights once flown^
- Up to 1.25 Qantas Points per $1 spent on everyday business purchases.
- 0.5 Qantas Points per $1 spent on government, utilities, and insurance.
- Accelerated points earn with over 50 Qantas Business Rewards partners.

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. This excludes bonus Qantas Points.

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. **Qantas**

Club Complimentary 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.

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.

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: 3.5% of the converted amount.
● Late Payment Fee: $20.
● 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.