American Express Qantas Business Rewards Credit Card Benefits

Bonus Points Offer

170,000 bonus Qantas Points: Offer only available to new American Express Card Members who apply by 25 May 2027, 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. 170,000 bonus Qantas Points will be awarded to the eligible Card Member's Account 8-10 weeks after the spend criteria has been met. 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 11 November 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: Qantas Points do not accrue on charges prepaid before the first statement following enrolment, cash advances or other cash services, American Express travellers cheque or gift cheque purchases, interest, annual Card fees, late payment charges, or other fees and charges applied to the Card Account. See clause 3.2 of the American Express Qantas Business Rewards Card Points Terms and Conditions.

Qantas Business Rewards and Points Redemption

Qantas Points earned on the Card are automatically transferred to your business's Qantas Business Rewards account. Your business can use points for eligible rewards such as flights, upgrades and baggage, or transfer them to a Qantas Frequent Flyer account for other redemption options, including the Qantas Marketplace. Qantas Business Rewards and Qantas Frequent Flyer terms apply.

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 available for eligible domestic and international return trips when you meet the policy's Qualifying Travel Purchase requirements. For a domestic return trip, spend at least $500 on accommodation or pay the full outbound fare for a scheduled flight, scheduled cruise, bus or train. For an international return trip, pay the full outbound fare for a scheduled flight or scheduled cruise leaving Australia. The policy sets out the eligible payment methods, including use of the Card Account, applicable Qantas Points or an eligible Travel Benefit. Insurance is underwritten by Chubb Insurance Australia Limited and is subject to eligibility, terms, conditions, limits and exclusions, including age limits and pre-existing medical condition exclusions. 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 and the business are jointly and severally liable for charges on the Card Account, including charges made on Employee Cards. Qantas Points earned on eligible Employee Card purchases accrue for the business and are transferred to the business's Qantas Business Rewards 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 Australian dollar equivalent of the foreign currency transaction.
- Late Payment Fee (Liquidated Damages): $20 or 3% of the overdue amount, whichever is greater, subject to the applicable Card terms.
- Monthly Repayment: Pay the closing balance in full by the due date unless you use Flexible Payment Option. If you use Flexible Payment Option, pay at least the Minimum Amount Due shown on your statement by the due date. Interest applies if you carry a balance under this option.

Eligibility Criteria

To apply for the American Express® Qantas Business Rewards Card, you must:

- Be aged 18 years or over.
- Be an Australian citizen or permanent resident.
- Be a director or controller of the business.
- Have a good credit history with no payment defaults.
- Have annual business revenue of at least $75,000.
- Have a valid ABN registered for GST.

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