

# American Express® Qantas Business Rewards and Corporate Cards



## Why American Express? What makes us different?

American Express Qantas Cards give businesses more Qantas Points, more benefits and the ability to **reconcile all expenses** - not just the total cost of the trip, all in one statement with enhanced spending data. American Express has a Card payment solution for all businesses - small to large, and everything in between.



### American Express® Qantas Business Rewards Card

For businesses with annual turnover up to \$10m



### American Express® Qantas Corporate Card

For businesses with annual turnover over \$10m



## Maximise Qantas Points and savings on travel

- Book eligible flights with an American Express Qantas Business Rewards or Corporate Card to earn **TRIPLE Qantas Points**<sup>1</sup> for your business. Qantas Points for business are earned on top of the Qantas Points and Status Credits<sup>2</sup> individuals earn as Qantas Frequent Flyer members.
- Includes complimentary Qantas Business Rewards membership, which gives your business the flexibility to transfer Qantas Points earned with your Card to any Qantas Frequent Flyer member<sup>3</sup>. As a Qantas Business Rewards member, your business can also enjoy savings of up to 8% on the base fare of eligible flights<sup>4</sup>.



## Turn business purchases into rewards



- **2 Qantas Points** per \$1 spent on Qantas products and services (uncapped points)<sup>5</sup>
- **1.25 Qantas Points** per \$1 spent on everyday Card purchases (uncapped points)<sup>5</sup>
- **0.5 Qantas Points** per \$1 spent on utilities, insurance, and government charges (uncapped points)<sup>5</sup>



- **2 Membership Rewards points** per \$1 spent on Qantas products and services<sup>6</sup>
- **1.5 Membership Rewards points** per \$1 spent for Platinum Card Members (capped at 225,000 points)<sup>6</sup>
- **1 Membership Rewards point** per \$1 spent<sup>6</sup> for Gold and Green Card Members

### American Express Qantas Business Rewards Card

### American Express Qantas Corporate Card



#### Improved Cash Flow

Card Members can keep money in their Account longer and have more flexibility with up to 51 cash flow days until payment is due<sup>7</sup>



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#### No pre-set spending limit

Providing business with more purchasing power when the balance is paid off in full every month<sup>8</sup>



#### Flexible spending limits

Set spending limits for individual Card Members, providing a high degree of reassurance and comfort



#### \$0 Supplementary Cards

Earn Qantas Points faster while keeping track of expenses, with up to 99 Supplementary Cards at no additional cost<sup>9</sup>



#### Link to an American Express Business Travel Account

This centrally billed account enhances visibility and maximises control, whilst saving your business time and money



#### Complimentary Travel Insurance

On Overseas and Domestic flights booked with your Card for you, your spouse and dependants<sup>10</sup>.



#### Complimentary Travel Insurance

Enjoy our Inconvenience, Medical Emergency Expense, and Travel Inconvenience covers when you book flights with your Card<sup>11</sup>.

**For more information, speak to your Corporate Travel Agent today or:**

Click here for the  
**American Express Qantas Business Rewards Card**

Click here for the  
**American Express Qantas Corporate Card**



## Terms and Conditions

1. A business must be a Qantas Business Rewards Member to earn TRIPLE Qantas Points for business. TRIPLE Qantas Points for business are only available for American Express Qantas Card Member when the Card is used to make an eligible Qantas flight booking. 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. 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. Qantas will allocate 3 times the number of Qantas Points to the business under the **Qantas Business Rewards Airline Reward Scheme terms and conditions**. 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 and conditions**.
2. You must be a Qantas Frequent Flyer member to earn Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the **Qantas Frequent Flyer program Terms and Conditions**. Qantas Points and Status Credits (where applicable) are earned on **eligible flights** with a Qantas or applicable oneworld® Alliance Airline or Airline Partner flight number on your ticket. Qantas Points and Status Credits may not be earned on some fare types and booking classes. See **terms and conditions** and the **Airline Earning Tables** for details on the conditions for the applicable airline.
3. 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 of the program and the earning of Qantas Points are subject to the **Qantas Business Rewards Terms and Conditions**.
4. Savings are available exclusively to Qantas Business Rewards Members on selected fares only and do not apply to taxes, fees and carrier charges. Savings vary depending on your business level in the Qantas Business Rewards Program. Availability is limited. Advance purchase and other conditions may apply. Savings are subject to and defined in the **Terms and Conditions of Qantas Business Rewards**.
5. 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, fees and charges for travellers cheques and 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. 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**.
6. **a.** Membership Rewards enrolment required (an annual fee applies, but is waived for American Express Qantas Corporate Platinum Card Members). Subject to the Terms and Conditions of the Membership Rewards program available at [membershiprewards.com.au/termsandconditions](https://membershiprewards.com.au/termsandconditions). Your Company must allow participation in Membership Rewards to be eligible to enrol. Enrolment to the program is not automatic. You must enrol yourself and cannot delegate someone else in your Company to do so on your behalf. There may be tax implications associated with your participation in the Membership Rewards program. You are advised to check with your accountant or tax adviser for further information. **b.** Refer to [americanexpress.com.au/corporatespiritmr](https://americanexpress.com.au/corporatespiritmr) for current Membership Rewards earn rates. **c.** American Express Qantas Corporate Platinum Card: You will earn an accelerated earn rate of 1.5 Membership Rewards points for every one dollar charged (up to 225,000 points and 1 Membership Rewards point thereafter) except at merchants classified as "utilities" including gas, water and electricity providers; "telecommunications"; "insurance" excluding insurances offered by American Express, where the earn rate is 0.5 points per \$1 spent and 0.25 points per \$1 spent at merchants classified as "government" including the Australian Taxation Office, the Australian Postal Corporation, Federal/State and Local government bodies. Exceptions may apply if an individual merchant does not accept American Express as a form of payment. **d.** The earn rate of 2 Membership Rewards points per dollar spent on Qantas products and services includes 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.
7. Depending upon 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.
8. 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.
9. Supplementary Credit Card Members must be over 18 years of age. You will be liable for all Supplementary Credit Card spending.
10. American Express Card Insurances are subject to **terms, conditions and exclusions**. The complimentary travel insurance cover is also subject maximum age limits, pre-existing medical conditions and limits and is available when you use your American Express Qantas Business Rewards Card to pay for return domestic or international travel. American Express Card Insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) ("Chubb") and are subject to the terms, conditions and exclusions contained in the American Express Card insurances policy of insurance between American Express International, Inc. (ABN 15 000 618 208, AFSL No. 237996) ("AEII") of 12 Shelley Street, Sydney 2000 and Chubb.
11. Insurance: The American Express® Qantas Corporate Platinum Card insurance is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits) - see the full terms and conditions. You must use your American Express® Qantas Corporate Platinum Card to pay for your return trip in order to be eligible for the travel insurance. The insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Card members are not a party to the group policy, but may be able to claim under it as third party beneficiaries. This communication does not take into account your objectives or financial situation. You should read the full terms and conditions to decide if this insurance meets your needs.