

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

## **Bonus Points Offer**

New American Express Card Members who apply by **1 July 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**.

Eligibility exclusions apply to current or previous American Express Cardholders (including David Jones Cards) within the past 18 months.

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).

*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:** \$225 for the first year (normally \$450 p.a.) when you apply by 1 July 2025; \$450 p.a. ongoing.
- **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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