AMEX Qantas Corporate Card Benefits Terms & Conditions

50,000 Membership Rewards Bonus Points

The Offer is only open to residents of Australia aged 18 years or over who are employed by an organisation, (Australian Company, Partnership, Registered Foreign Company, Unregistered Foreign Company, Government Body, Co-operative, Incorporated Association, Unincorporated Association, Trust) with a valid ABN and an annual turnover of AU\$10,000,000 per annum or more. Offer only available to Card Members that apply, are approved, and spend \$10,000 on eligible purchases within the first two (2) months of the American Express® Qantas Corporate 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. Offer applies to the first Card applied and approved for the Company. Companies who currently hold, or who have previously held any American Express® Corporate Card or American Express® Qantas Corporate Card in the last 18 months are ineligible for this offer. To earn the 50,000 Membership Rewards Bonus Points, the company's Corporate Card program must be in good standing. 50,000 Membership Rewards Bonus Points will be awarded to the eligible Card Member's account 8-10 weeks after the spend criteria has been met. Subject to the Terms and Conditions of the Membership Rewards Program. This advertised offer is not applicable or valid in conjunction with any other advertised or promotional offer. The American Express® Corporate Card has a standard annual fee of \$70 and a Membership Rewards fee of \$89.

Membership Rewards Spirit program for Employees

Subject to the Terms and Conditions of the Membership Rewards program available here. Your Company must allow participation in Membership Rewards to be eligible to enrol. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. The redemption of Qantas Points is subject to the Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. A joining fee may apply. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable). Merchants classified as "government" include the Australian Taxation Office, the Australian Postal Corporation, Federal/State and Local government bodies. Industry specific earn rate may apply when you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant. For example a payment made to Local Government bodies processed through a payment aggregator may earn rates at the government earn rate. There may be tax implications associated with participation in the Membership Rewards program. You are advised to check with your accountant or tax adviser for further information.

'Membership Rewards points can be transferred to the company's Qantas Business Rewards account. A business must be a Qantas Business Rewards Member to earn Qantas Points. In order to transfer Qantas Points from a Qantas Business Rewards account to an individual's Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).

Complimentary Insurances

The insurance on American Express Cards is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits). You must use your American

Express Qantas Corporate Card to pay for your trip in order to be covered under the travel insurance and pay for eligible items for those items to be covered under the retail insurance benefits. It is important you read the <u>American Express Qantas Corporate Card Insurance Terms and Conditions</u> and consider whether the insurance is right for you. We do not provide advice about the insurance or whether it is appropriate for your objectives, financial situation or needs.

This insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy of insurance held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Access to this insurance is provided solely by reason of the statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Card Members are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. American Express is not the insurer, does not guarantee or hold the rights under the group policy on trust for Card Members and does not act on behalf of Chubb or as its agent. American Express is not an Authorised Representative (under the Corporations Act 2001 (Cth)) of Chubb.

American Express @ Work®

Authorised Company Program Administrator(s) must be enrolled to @ Work to access Company Card Program services. Use of the @ Work Services is restricted to those authorised users designated by their Company. To apply for access visit: atworkenrollment.americanexpress.com or contact your local PA Servicing Team or your Account Manager for further details.

Mobile Wallets

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