

AMEX Qantas Business Rewards Card Benefits Terms & Conditions

130,000 bonus Qantas Points

Offer only available to new American Express Card Members who apply by 13 January 2026, are approved and spend \$3,000 on eligible purchases on their new Card in the first two (2) 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. 130,000 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.

Qantas Points per \$1 spent

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 and fees and charges for 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. 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. 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](#).

Qantas Business Rewards

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 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](#).

Qantas Club Lounge Invitations

Provided the Primary Card Member is a Qantas Frequent Flyer member and has registered their Qantas Frequent Flyer number with your business' American Express Qantas Business Rewards Card, your business is eligible to receive two domestic Qantas Club Lounge Invitations each anniversary year of Card Membership once your business makes an Eligible Qantas Purchase on your American Express Card during that year. Eligible Qantas Purchases are Qantas passenger airfares with a QF flight number purchased directly from Qantas Australia that appear on your Card statement, Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership, joining or annual fees. Excludes purchases from Jetstar. Within 1-2 weeks of the Eligible Qantas Purchase, two Qantas Club Lounge Invitations will be assigned to the Qantas Frequent Flyer account nominated by the business. Visit the [Complimentary Invitations Portal](#) to access invitations, link it with an eligible Qantas flight booking or find out more information. Qantas Club Lounge Invitations are valid for a single visit by one guest to a domestic Qantas Club Lounge only and must be used prior to their expiry. Invitations are subject to the [Qantas Complimentary Lounge Invitation Terms and Conditions](#). Qantas Club Invitations cannot be carried forward to any subsequent year and must not be sold, they may only be transferred as allowed by Qantas. Invitations may be revoked or withheld if your business' American Express Qantas Business Rewards Card account is not in good standing, if the Eligible Qantas Purchase is refunded in full or if you have not complied with these [Qantas Complimentary Lounge Invitation Terms and Conditions](#), the [Qantas Club Lounge Entry Terms and Conditions](#) or the [Card Terms and Conditions](#).

Complimentary travel insurance

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 Business Rewards 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 [American Express Qantas Business Rewards Card Insurance Terms and Conditions](#) 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

MYOB Integration

MYOB bank feed is available to American Express Cards issued by American Express Australia Limited with the exception of American Express Corporate Cards. The Card must be active at the time of enrolment.