AMEX Qantas Business Rewards Card Benefits Terms & Conditions

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 up to 4 Qantas Points per $1 spent

Earn Rate: 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. Once you have earned a total of 500,000 Qantas Points on your Card Account in a calendar year, your earn rate of 1.25 Qantas Points per $1 spent will change to 0.75 Qantas Points per $1 spent on everyday business purchases. All other earn rates (Qantas products, services and government, utilities and insurances spend) will remain unchanged. The points threshold is based on eligible Qantas Points earned during a calendar year and will be reset on 1 January each year. Qantas Points earned by all Card Members on a Card Account contribute to the 500,000 points threshold each calendar year. Bonus points

earned from Acquisition bonus offers and marketing campaigns are excluded from the threshold. **2 Bonus Qantas Points on Eligible Flights:** A business must be a Qantas Business Rewards Member and include both its ABN and the traveller's Qantas Frequent Flyer number on eligible Qantas flight bookings to earn 2 bonus Qantas Points on eligible flights per $1 spent for business. Points will be credited after all segments in a flight booking have been flown. Any segment that is not flown or cancelled will not earn points. Qantas Points will not be earned on credit card fees, change fees, and ancillary purchases such as seat selection and baggage. Qantas Points earned for the business are only available for American Express Qantas Business Rewards or American Express Qantas Corporate Card Members 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 purposes on or after the date the business registers for Qantas Business Rewards; and does not include a segment of the booking that includes a non-QF coded flight. Exclusions apply. The bonus Qantas Points benefit is not available in conjunction with any other rebate, Corporate Fares Agreement or discount arrangement with Qantas. 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 bonus Qantas Points to the business under the Qantas Business Rewards Airline Reward Scheme Terms and Conditions. The 2 bonus Qantas Points for business benefit applies to all bookings made on or after 17 June 2026. Any bookings made before 17 June 2026 will earn points under the benefit in effect at the time of booking.

$200 Travel Fund Bonus

Qantas Business Rewards Level 3 Members who hold an active American Express Qantas Business Rewards or American Express Qantas Corporate Cards are eligible to receive a Travel Fund bonus of $200. For existing Card Members at Level 3, $200 will be issued to the business's Qantas Business Rewards Travel Fund within 4 weeks of 17 June 2026, and then every 12 months thereafter. For new Qantas Business Rewards Members who join the program at Level 3, or who move to Level 3 on or after 17 June 2026, the $200 Travel Fund bonus will be deposited at the end of the month in which Level 3 was attained, and then every 12 months thereafter. The $200 Travel Fund bonus will be issued to the business's Qantas Business Rewards Travel Fund within 4 weeks of the relevant eligibility month. Bookings made using Travel Fund can only be used for eligible flight bookings, including seat selection when purchased at the same time as the flight, through Qantas Business Rewards. Travel Fund is non-transferable and cannot be redeemed for cash. Promotional Credits from this benefit will be valid for 12 months from the date of issue. Use of Travel Fund is subject to 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

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.

Complimentary travel insurance

Terms, conditions, cover limits and exclusions apply (such as maximum age limits and pre-existing medical condition exclusions). 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.