

Manage your cash flow with confidence

Powerful tools to put you in control.

When it comes to running a business, the power of cash flow can't be underestimated. That's why we've developed a powerfully smart range of tools to help you balance the ups and downs of business, while saying "yes" to even more opportunities with confidence.

Use our powerful cash flow tools to:



Enjoy extra breathing room

Take unexpected expenses in your stride, knowing you'll have up to 55 days to pay them off.¹



Access the capital you need

Confidently make large purchases while covering your everyday expenses, with no pre-set spending limit on Charge Cards.²



Make big expenses less disruptive

Access an instant line of credit to seize a new opportunity or cover an emergency expense with Flexible Payment Option.³



Pay virtually any supplier

Use AccessLine®, in conjunction with up to 55 days to pay¹, to make payments to suppliers around the world – even if they don't accept Card.⁴





DON'T
do business
WITHOUT IT™

Cash flow solutions and so much more

A look at our popular Business Cards.



The American Express® Platinum Business Card

With up to 55 days to pay for purchases¹, no pre-set spending limit², a dedicated Account Manager, up to 2.25 Membership Rewards points per dollar spent⁵, and the ability to transfer to 10 leading airline partners⁶.

Plus a warm welcome of Bonus Points⁷
(minimum spend criteria applies).



The American Express® Qantas Business Rewards Card

With up to 51 days to pay for purchases⁸, no pre-set spending limit², up to 2 Qantas Points per dollar spent⁹, TRIPLE Qantas Points for business on eligible Qantas flights¹⁰, and two domestic passes to the Qantas Club Lounge every year after spend criteria is met¹¹.

Plus a warm welcome of bonus Qantas Points⁷
(minimum spend criteria applies).



Request a callback today

Simply contact

They'll arrange for their American Express Business Specialist to get in touch to discuss the suitability of the above Business Cards and more.



Terms and Conditions

1. Platinum Business Card required. Extend your cash flow by up to 55 days: Depending on 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.
2. 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.
3. With Flexible Payment Option, you will be charged interest if you do not pay your Closing Balance in full by the due date each month. Please refer to your monthly statements for the current interest rate and PDS for number of interest-free days to pay.
4. AccessLine is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. For a copy of the application, including Terms and Conditions, call 1300 885 749. Users need to have an American Express Corporate Card or American Express Business Card, an FX International Payments account and be registered to use AccessLine. A trade service fee applies on all AccessLine transactions.
5. Subject to the Terms and Conditions of the Membership Rewards program available at americanexpress.com/australia/membershiprewardsplatinum. Excludes government spend where you'll earn 1 point per \$1 spent. Merchants classified as "government" include the Australian Taxation Office, the Australian Postal Corporation (Australia Post), 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.
6. Subject to the Terms and Conditions of the Membership Rewards program available at americanexpress.com/australia/membershiprewardsplatinum. To transfer Membership Rewards points into an Airline or Frequent Guest Partner Program you must be a member of the Partner Program. Membership of the Partner Program is the Card Member's responsibility and is subject to the Terms and Conditions of the applicable Program. A joining fee may apply. Award seats are not available on all routes. Please check availability with the Partner prior to transferring your points. Charges/levies/taxes may apply. The redemption of points will be administered solely by American Express. A minimum transfer amount applies. Points transferred to Partner Airlines are not reversible and American Express holds no responsibility for flight or accommodation availability, which may be limited. This is at the sole discretion of the Airline and Hotel Partner.
7. Minimum spend criteria applies. Offer only available to new American Express Card Members. Card Members who currently hold or who have previously held any other Card product issued by American Express Australia Limited in the preceding 18-month period are ineligible for this offer. Previous and existing bank-issued American Express companion cardholders are eligible for this offer (cards issued by: Australia New Zealand Banking Group Limited, Commonwealth Bank of Australia, National Australia Bank, Westpac Banking Corporation). Subject to the Terms and Conditions of the Membership Rewards program available at membershipewards.com.au.
8. Extend your cash flow by up to 51 days: 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.
9. 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 available at americanexpress.com.au/business&cs.
10. A business must be a Qantas Business Rewards Member to earn TRIPLE Qantas Points for business. The TRIPLE Qantas Points for business are only available for an 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. Exclusions apply. TRIPLE Qantas Points for Business 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 3 times the number of Qantas Points to the business under the Qantas Business Rewards Airline Reward Scheme Terms and Conditions available at qantasbusinessrewards.com/terms#airlineterms. 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.
11. Provided you are a Qantas Frequent Flyer member and have registered your Qantas Frequent Flyer number with your American Express® Qantas Business Rewards Card, you are eligible to receive two Qantas Club Lounge Invitations each anniversary year of your Card Membership once you make 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 by you (or on your behalf by a travel agent) 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 your Qantas Frequent Flyer account. Visit the Complimentary Invitations Portal at qantas.com/au/en/frequent-flyer/the-qantas-club/complimentary-invitations.html to access your invitation, 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 Qantas Club Lounge and must be used prior to their expiry. Invitations are subject to the Qantas Club Terms and Conditions available at qantas.com/travel/airlines/qantas-club-terms-conditions/global/en and are not valid for Qantas International First Class Lounges, the Qantas Chairman's Lounge, Qantas Domestic Business and or oneworld® alliance partner or associated lounges. 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 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 Club Invitation Conditions, the Credit Card Terms and Conditions available at americanexpress.com.au/business&cs or the Qantas Club Lounge Access Terms and Conditions available at qantas.com/travel/airlines/qantas-club-terms-conditions/global/en.

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