

## Be rewarded for business as usual

## Start earning rewards points on your business expenses.

From regular ATO payments to large equipment purchases, rewards points are a smart way to turn the business expenses you're incurring into so much more. And with the ability to earn Membership Rewards points<sup>1</sup> or Qantas Points<sup>2</sup> on almost every transaction you make, you'll be rewarded more often than you think.

## Use your points to:



## Keep travel comfortable

Use your points to upgrade your next business flight<sup>3</sup>, cover accommodation, or take a well-earned holiday.



## Invest back into your business

Use points to offset expenses like flights and accommodation or redeem gift cards<sup>4</sup> to use as employee rewards or incentives.



### **Relieve payment pressure**

Keep cash flowing by using Points for Credit<sup>5</sup> to pay off a portion of your monthly Card balance.



# Solutions built to reward

A look at our popular Business Cards.



## The American Express® Platinum Business Card

With up to 2.25 Membership Rewards points per dollar spent<sup>6</sup>, the ability to transfer to 10 leading airline partners<sup>3</sup>, up to 55 days to pay for purchases<sup>7</sup>, airport lounge access<sup>8</sup>, and a dedicated Account Manager.

Plus a warm welcome of Bonus Points<sup>9</sup> (minimum spend criteria applies).



## The American Express<sup>®</sup> Qantas Business Rewards Card

With up to 2 Qantas points per dollar spent<sup>2</sup>, TRIPLE Qantas Points for business on eligible Qantas flights<sup>10</sup>, up to 51 days to pay for purchases<sup>11</sup>, and two domestic passes to the Qantas Club Lounge every year after spend criteria is met<sup>12</sup>.

Plus a warm welcome of bonus Qantas Points<sup>9</sup> (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. Subject to the Terms and Conditions of the Membership Rewards program available at americanexpress.com/australia/membershiprewardsplatinum.

2. 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 available at **americanexpress.com.au/businesst&cs**. 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 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 Branded non-airfare products, and Qantas Frequent Flyer and Qantas Club membership joining 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 **http://americanexpress.com.au/businesst.com** 

3. 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 Airline and the Partners.

4. Gift Cards: Gift Card or voucher rewards are not redeemable or exchangeable for cash or credit and are valid for a period of 12 months from the date of issue, unless otherwise stated. Normal retailer Gift Card Terms and Conditions apply. Gift Cards and Vouchers will be dispatched within 5 business days. Orders over \$600 will be dispatched via Registered Post. Should you not receive your Gift Card or reward within the stated timeframe, you must advise American Express within 28 days from date of redemption. Terms and Conditions apply to all Membership Rewards redemption options and redemption is subject to availability. Subject to your Account being kept in good standing and not overdue. Minimum redemption amounts apply.

5. Points may be redeemed by the Basic Card Member for a credit on the Primary Card Account. American Express may decline a Points for Credit request where the Card Account or Card Member's other Accounts with American Express are not in good standing. The redemption of Points for Credit will be administered solely by American Express within three business days and cannot be reversed. Redeeming Points for Credit is not redeemable for cash via Credit balance refund.

6. 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 at Merchants classified as "government" including 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.

7. 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.

8. Includes the American Express Global Lounge Collection, International American Express Lounge and Centurion Lounge Network. Also includes access to the Priority Pass<sup>™</sup> program, which is subject to enrolment and the Priority Pass Conditions of Use available at **www.prioritypass.com**. For more details visit **global.americanexpress.com/lounge-access/theplatinum-card**.

9. 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 membershiprewards.com.au.

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 booking at 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 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.html#airlineterms. The maximum number of Qantas Points for 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 available at americanexpress.com.au/businesst&cs.

11. 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.

12. Provided you are a Qantas Frequent Flyer member and have registered your Qantas Frequent Flyer number with your American Express<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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 **qantas.com/travel/airlines/Qantas**. Club Lounge Access Terms and

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