

# Take business travel in your stride

## Travel benefits to set you up for success.

While business travel often represents a great opportunity, it can come with early mornings and endless airport hours. That's why we've worked hard to create business travel features that minimise inconveniences, leaving you free to make the most of every opportunity.

## Embark on your next business trip with:



### Comfort and convenience

Use your points to upgrade your flight to business class<sup>1</sup> and arrive to your next meeting feeling refreshed and ready.



### Time to recharge

With access to over 1,200 airport lounges around the world<sup>2</sup>, plus 4pm late checkouts at our partner hotels<sup>3</sup>.



### Peace of mind

Comprehensive domestic and international travel insurance for you, your colleagues and family<sup>4</sup> plus a global support team on call, 24/7.



### Points in your pocket

Earn rewards points on every dollar you spend<sup>5</sup> on your business travel arrangements.





**DON'T**  
*do business*  
**WITHOUT IT™**

# Solutions built for business travellers

A look at our popular Business Cards.



## The American Express® Platinum Business Card

With airport lounge access<sup>2</sup>, comprehensive Travel Insurance<sup>4</sup>, up to 2.25 Membership Rewards points per dollar spent<sup>5</sup>, the ability to transfer to 10 leading airline partners<sup>1</sup>, and up to 55 days to pay for purchases<sup>6</sup>.

**Plus a warm welcome of Bonus Points<sup>7</sup>**  
(minimum spend criteria applies).



## The American Express® Qantas Business Rewards Card

With two domestic passes to the Qantas Club Lounge every year after spend criteria is met<sup>8</sup>, complimentary Travel Insurance<sup>9</sup>, up to 2 Qantas Points per dollar spent<sup>10</sup>, TRIPLE Qantas Points for business on eligible Qantas flights<sup>11</sup>, and up to 51 days to pay for purchases<sup>12</sup>.

**Plus a warm welcome of bonus Qantas Points<sup>7</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](https://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 Partners.

2. Includes the American Express Global Lounge Collection, International American Express Lounge and Centurion Lounge Network. Also includes access to the Priority Pass™ program, which is subject to enrolment and the Priority Pass Conditions of Use available at [prioritypass.com](https://prioritypass.com). For more details visit [global.americanexpress.com/lounge-access/the-platinum-card](https://global.americanexpress.com/lounge-access/the-platinum-card).

3. Valid only for new Fine Hotels & Resorts bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, or American Express Travel Online (only available in selected markets. Online bookings currently only available to Primary Platinum Card Members). Payment must be made in full with an American Express Card in the Platinum Card Member's or Centurion® Member's name. Available for Platinum Charge Card Members and Centurion® Members only, and excludes Platinum Credit Card Members who are not also Platinum Charge Card Members. Card Member must travel on itinerary booked to be eligible for benefits described. Participating Fine Hotels & Resorts properties and benefits are subject to change.

4. Insurance: The American Express® Platinum Business Card insurance is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits) – see the full Terms and Conditions available at [americanexpress.com.au/business&cs](https://americanexpress.com.au/business&cs). Cover is automatically effective by being an American Express® Platinum Business Card Member. The insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Card Members are not a party to the group policy, but may be able to claim under it as third party beneficiaries. This communication does not take into account your objectives or financial situation. You should read the full Terms and Conditions to decide if this insurance meets your needs.

5. Subject to the Terms and Conditions of the Membership Rewards program available at [americanexpress.com/australia/membershiprewardsplatinum](https://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. 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.

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](https://membershipewards.com.au).

8. 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](https://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](https://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](https://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](https://qantas.com/travel/airlines/Qantas-club-terms-conditions/global/en).

9. Insurance: The Qantas American Express Business Credit Card insurance is subject to terms, conditions and exclusions (such as maximum age limits, pre-existing medical conditions and cover limits) – see the full Terms and Conditions available at [americanexpress.com.au/business&cs](https://americanexpress.com.au/business&cs). You must use your Qantas American Express Business Credit Card to pay for your return trip in order to be eligible for the travel insurance. The insurance is underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) under a group policy held by American Express Australia Limited (ABN 92 108 952 085, AFSL No. 291313). Card Members are not a party to the group policy, but may be able to claim under it as third party beneficiaries. This communication does not take into account your objectives or financial situation. You should read the full Terms and Conditions to decide if this insurance meets your needs.

10. 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 [http://americanexpress.com.au/business&cs](https://americanexpress.com.au/business&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 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 [http://americanexpress.com.au/business&cs](https://americanexpress.com.au/business&cs).

11. 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 [qantas.com/au/en/business-rewards/terms-and-conditions.html#airlineterms](https://qantas.com/au/en/business-rewards/terms-and-conditions.html#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 available at [americanexpress.com.au/business&cs](https://americanexpress.com.au/business&cs).

12. 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.

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