

Terms & Conditions

1. Employee Cards: American Express approval criteria apply. Subject to Terms and Conditions. Fees and charges apply. This offer is only available to those who reside in Australia. Employee Card Members must be over 18 years of age. The Business, the Basic Card Member and each Employee Card Member are jointly and severally liable for all Employee Card spending. Terms and Conditions apply. Each employee is entitled to only one (1) Employee Card.
2. 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.

3. MYOB bank feed is available to American Express Cards issued by American Express Australia Limited with the exception of David Jones American Express Cards and American Express Corporate Cards. The Card must be active at the time of enrolment.
4. Extend your cash flow by up to 51 days: Depending on your method of payment, 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. If you pay by direct debit, your payment will be processed 10 days after your statement is issued.
5. 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](#) 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](#) 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](#) or the [Qantas Club lounge Access Terms and Conditions](#).

6. The redemption periods are between 1 September 2022 – 31 December 2022, 1 January 2023 – 31 June 2023, 1 July 2023 – 31 December 2023 and between 1 January 2024 - 31 August 2024. Limited to a maximum of two credits at a total of \$200 each year, per Card Account. Benefit is limited to one credit of up to \$100 each redemption period, per Card Account. Your Card must be charged prior to the end of each redemption period to be eligible for the credit in the redemption period. Only the Primary Card Member can enrol the Card into the Benefit. Valid for spend on any Employee Cards under the enrolled Card Account. Not all Cards are eligible for this Benefit. If a Card you hold is ineligible, you will not be able to see the Benefit, nor will you be able to save the Benefit to the Card. Benefit limited to the Card Account to which the offer is saved and only spend on this Card Account counts towards the Benefit. Excludes transactions where you do not spend directly on the Card Account to which the offer is saved, at www.dell.com.au or by phone on 1800 880 855. Offer valid at Australian website and phone orders only. A one-time enrolment is required from 01/09/2022 and Card Members will automatically be enrolled for the subsequent redemption periods from their enrolment date. The final date to enrol and spend is 31/08/2024. Excludes transactions made through a third party establishment or payment processor. Credit is not redeemable for cash or other payment form. Credit should appear on your billing statement within 5 business days from qualifying spend but may take up to 150 days from the transaction date. Credit will not be applied to your Card Account if your Card has been suspended or cancelled. Credit may be reversed if your qualifying purchase is refunded or cancelled. Full Offer Terms available [here](#).
7. 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](#).

