

SHOP SMALL AUSTRALIA – PARTICIPATION TERMS

[Terms & Conditions](#)

- Save the offer to your eligible Card between 31 October 2017 and 30 November 2017.
- Limited to the first 118,000 Cards to save the offer.
- Spend \$20 or more on the eligible Card in one transaction in-store at participating small businesses listed on maps.americanexpress.com/au/shop-small between 1 November 2017 and 30 November 2017 to receive a \$10 credit. Offer is limited to five credits per registered Card, with no more than one credit per participating small business. Only spend on the Card number you register counts towards the offer.
- Excludes transactions where you do not spend directly at participating small businesses. For example, purchases made through a third party such as a payment aggregator (e.g. PayPal).
- Excludes online purchases and gift cards.
- Business Cards that are affiliated with a wholesaler partner, American Express Business Travel Accounts, Government Cards, Corporate Purchasing Cards, Corporate Meeting Cards, Corporate Cards and David Jones Storecards are excluded.
- Credit is not redeemable for cash or other payment form.
- Credit may take up to 90 days to be received.
- 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 subsequently refunded or cancelled.
- Full Offer Terms available shopsmallaustralia.com/terms

OFFER TERMS

The offer is governed by and subject to these Offer Terms. The offer description forms part of these Offer Terms. By saving the offer to your *Card*, you agree to these Offer Terms.

- A. The Offer
- B. Eligible Cards
- C. Transactions that are not Eligible
- D. Credit & Points
- E. Your account payments
- F. Privacy and Security
- G. Fraud/Gaming/Glitches
- H. Changes

A. The Offer

Save the offer to your card and spend the required amount in accordance with the offer description during the offer period to receive your account credit. The offer description is displayed to you when you register for the offer. After you register for the offer, you can continue to access the offer description and terms until the end of the offer period as follows:

- by going to the ['Saved Offers'/'Offers & Places'] section in your Online Services account;
- by re-visiting the email or page from where you registered for the offer

B. Eligible Cards

Not all cards are eligible for this offer. If your card is ineligible, you will receive an error message and you will not be able to register for the offer. Corporate, business travel, government and store cards are not eligible. American Express Card Members who are eligible for Shop Small include Australian-dollar American Express Cards issued by American Express Australia Limited or by the following licensed network partners:

- Commonwealth Bank of Australia;

- National Australia Bank Limited; or
- Westpac Banking Corporation;

Replacement Cards: If you are issued a replacement card with a new card number after registration, your participation in this offer will end & you will need to re-register for the offer.

C. Transactions that are not eligible

The following transactions are not eligible and will not count towards your spend for the purposes of the offer:

- transactions where you do not spend directly with the merchant (for example, if you buy the merchant's goods through a third party department store);
- transactions processed through a third party payment processor (for example, PayPal);
- transactions that are subsequently cancelled or refunded;
- transactions where the merchant does not pass on the information we need to process it properly within the offer period (for example, when their payment systems are down and they cannot process the transaction electronically);
- transactions where you buy a gift card, store credit or voucher

D. Credits

Credit may take up to 90 days to be received. Your credits may be reversed if an eligible transaction is subsequently cancelled or refunded. If your card is suspended or cancelled, we do not credit your account with a credit even if you have met the offer spend criteria.

E. Your account payments

You must continue to make all payments to your card account in full when they are due. If you don't, your participation in the offer may be cancelled.

F. Privacy and Security

We use your personal information such as name, account number and transaction information to manage your participation in the offer and track your spend. We will only ever use your personal information strictly in accordance with the American Express Online Privacy Statement.

G. Fraud/Gaming/Glitches

American Express reserves the right to suspend or cancel the offer if any fraud or gaming by users, technical failure or any other factors outside our control impairs the integrity or proper functioning of the offer which may result in any loss or damage to American Express. We will try to give you reasonable notice of any such incident and take reasonable steps to ensure you are not unfairly impacted if the incident is due to something we have done or failed to do.

American Express reserves the right, at its sole discretion, to disqualify any individual suspected of fraud, gaming the offer or any breach of the Offer Terms.

H. Changes

American Express reserves the right to vary any eligibility criteria or Offer Terms prior to you saving the offer to your Card.

The offer is provided by American Express Australia Limited (ABN 92 108 952 085 Australian Credit Licence No. 291313) of 12 Shelley Street, Sydney NSW 2000.