

Terms and Conditions – Shop PayPal with Points

Eligibility to ‘Shop PayPal with Points’:

1. You can use your Membership Rewards with PayPal on eligible transactions (‘Shop PayPal with Points’) if you are the Primary Card Member of an eligible American Express® Card issued by American Express Australia Limited; your Card is enrolled in an eligible Membership Rewards program; and your Card Account is in good standing (i.e., not overdue or in collections). Additional or Employee Card Members, Card Members enrolled in *Qantas* or *Velocity Direct program*, *Business Ascent program* or Business Card Members with spend locked to one supplier or Card Members who hold an American Express David Jones Store Card are not eligible to *Shop PayPal with Points*.

Using ‘Shop PayPal with Points’:

2. To use points through PayPal, you must first sign in to your PayPal account. Once you are signed in, you can link your eligible Card to your PayPal account. Once you have linked your Eligible Card to your PayPal account, it will appear in your PayPal wallet. Any Eligible Card that is already in your PayPal wallet is already linked.

After you have linked your Eligible Card, you can view your Membership Rewards point balance and its associated dollar value for use on PayPal. At checkout, select and confirm the Membership Rewards option and enter the dollar amount you would like applied as a statement credit toward your associated purchase. This dollar amount cannot be higher than the amount of available points displayed to you. You may edit your selection before completing your associated purchase. You will then be charged the full dollar amount to your selected American Express Card and will receive a Statement Credit in exchange for your points redemption. The credit will be posted to your American Express account within 2 to 4 days. Depending on when your next Card statement is due, the statement credit may not appear until your next statement period.

New PayPal Account

After you create a new account at [Paypal.com/au](https://www.paypal.com/au) and link your Eligible Card, you will automatically be shown the available point balance and its associated dollar value for use through PayPal. During checkout, check the “Use Membership Rewards® points for a statement credit” box, confirm the dollar amount of the statement credit you would like to receive, and then finalise your purchase order.

Existing PayPal Account

While checking out using your existing PayPal account with your existing Eligible Card on file, you will automatically be shown the available point balance and its associated dollar value for use. During checkout, check the “Use Membership Rewards points for a statement credit” box, confirm the dollar amount of the statement credit you would like to receive, and then finalise your purchase order.

Please note that the use of Membership Rewards points will only be displayed for eligible Australian PayPal sellers. American Express and PayPal maintain the right to exclude sellers at their discretion at any time.

3. The minimum redemption value is 1,000 Membership Rewards points. The maximum points redemption is the lower of the total transaction value or the total points available in your Membership Rewards account. The number of rewards points needed for a statement credit may vary over time. The points required for the credit value will be displayed during the checkout process, prior to submission.

4. The full transaction amount will be charged and appear on your account and the credit will appear within 2 to 4 days of the charge (this may not be the full transaction amount depending on how many points you choose to redeem). The credit may not appear on the same statement as the full transaction amount is charged to, but may appear on your next statement. If this occurs, you must still pay the amount due on your statement by the due date.

General

5. Returns & refunds. If you return the goods or cancel the service you have purchased from the seller, then **any refund you receive will be credited to your Card Account**. Your points Account will not be reimbursed.

6. The Card Terms and Conditions continue to apply when you *Shop PayPal with Points*. You must continue to make payments as outlined on your Statement of Account and in your Card Member agreement, even when you *Shop PayPal with Points*. All Membership Rewards points are subject to the Membership Rewards Terms and Conditions available [here](#).

7. [PayPal Terms and Conditions](#) apply.

8. We may change or suspend the *Shop PayPal with Points* feature for any reason and at any time without prior notice, including when a Card account is not in good standing (overdue or in collections).

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