

# Built for your business



American Express®  
Business Card



## ENJOY ALL THE BENEFITS THAT COME WITH YOUR AMERICAN EXPRESS® BUSINESS CARD MEMBERSHIP

Take advantage of these benefits.

### Extend cash flow<sup>1</sup>

Enjoy more breathing space between purchases and payments with up to 110 cash flow days. It's a cash flow cushion that you can use to make purchases to grow your business or earn interest on your funds.

Simply charge your invoices to the Card and enjoy the flexibility of an extended cash flow.

### Complimentary Travel Insurance<sup>4</sup>

You're covered by complimentary Travel Insurance, when you meet the eligibility criteria set out in the Insurance Terms and Conditions<sup>4</sup>. Domestic and international travel insurance extends to you, your partner and your dependent children up to the age of 25. Terms, conditions and exclusions apply (such as maximum age limits, pre-existing medical conditions and cover limits). See the terms and conditions at [americanexpress.com.au/business&cs](https://americanexpress.com.au/business&cs)

### No pre-set spending limit<sup>2</sup>

Your Business Card has no pre-set spending limit, although that does not mean unlimited spending. This is dependent on several factors such as business income, expenses, and your business's credit rating/history.

### Save time with MYOB<sup>5</sup>

Sync your Business Card transactions with MYOB to ensure a more efficient and seamless business finance experience.

Card Members must be enrolled with MYOB for the automatic transaction data feed to take place.

For more information and to enrol your Card, please visit [myob.com.au/bank-feeds](https://myob.com.au/bank-feeds).

### Employee cards for your staff<sup>3</sup>

Your membership comes with one complimentary employee card. In addition, you can get up to 98 employee cards so you can consolidate more of your company's expenses into a single payment method, while gaining a better understanding of staff spending habits. Each Employee Card has an annual fee of \$79.

For more information, please visit [americanexpress.com.au/business/customer-centre/business/employee-cards/](https://americanexpress.com.au/business/customer-centre/business/employee-cards/)

### Get the American Express® Mobile App<sup>6</sup>

It's the easier way to manage your account on the go. Download the Amex App from your App store or visit [americanexpress.com.au/mobile](https://americanexpress.com.au/mobile) for more information.

### Get the most from your Membership

Many of your Business Card benefits are automatic. For more information on the full range of benefits, please visit [americanexpress.com.au/businesscard](https://americanexpress.com.au/businesscard)



# MORE WAYS WE'VE GOT YOUR BACK

Enjoy a wide range of business and other benefits backed by the world class service of American Express.

## ONLINE ACCOUNT MANAGEMENT

24/7 access to your account online or via the Amex App to help keep track of business expenditure and manage your cash flow.

## EMERGENCY CARD REPLACEMENT<sup>7</sup>

If your Card is lost or stolen, we can usually have it replaced within 48 hours, virtually anywhere in the world. We can even instantly replace your Card on your mobile wallet if you already have this provisioned on your phone.

## FRAUD PROTECTION GUARANTEE<sup>8</sup>

Be covered for any unauthorised purchases made using your Card.

### Terms and Conditions

All information is correct as of 1 August 2023 and is subject to change. Cards are offered, issued and administered by American Express Australia Limited (ABN 92 108 952 085).

\*Registered Trademark of American Express Company. American Express Australia Limited, 12 Shelley Street, Sydney, NSW 2000.

**1.** Extend your cash flow by up to 110 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 on the 10th or 11th day prior to the due date listed on your statement. **2.** No preset spending limit does not mean unlimited spending. Your purchases are approved based on a variety of factors, including current spending patterns, your payment history, credit records, and financial resources known to us. **3.** 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 and the Primary Card Member are jointly and severally liable for all Employee Card spending. Each employee is entitled to only one (1) Employee Card.

**4.** 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 Business 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 Business Card Insurance Terms and Conditions available at [www.americanexpress.com.au/business-tncs](http://www.americanexpress.com.au/business-tncs) 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. **5.** 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. **6.** The Amex App is available to download for eligible Card Accounts in Australia. To use the App, you must be registered for Online Services. Apple, the Apple logo, Touch ID, Face ID and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google Inc. The Android robot is reproduced or modified from work created and shared by Google and used according to terms described in the Creative Commons 3.0 Attribution License. **7.** If your Card is lost or stolen, you must report it immediately. You can call American Express 24 hours a day. In Australia, call us on 1300 363 687. If you are overseas, report your lost or stolen Card to the nearest American Express Travel Service or Representative Office. Once you have notified us, you are not liable for any unauthorised charges. **8.** You will not be liable for any unauthorised charges, provided you notify us immediately upon discovery of any fraudulent transactions and you have complied with your Card Member Agreement.