

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 flow¹

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 get a statement issued a few days before your regular invoices are due.

Employee cards for your staff²

Your membership come 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.

For more information, please visit americanexpress.com.au/businesssupplementarycards

American Express AccessLine®

With AccessLine®, eligible American Express® Business Card Customers can make fast, secure payments, even to merchants who don't accept Card payments – at a service fee of just 2.15% per transaction³.

No preset spending limit⁴

Your Business Card can act as a powerful line of credit. You can use your Card for large purchases such as wholesale stock and supplies, and everyday business expenses such as utilities, travel and fuel.

Complimentary Travel Insurance

You are covered by complimentary travel insurance when you use your card to pay for your trip. For full details of the insurance cover including terms, conditions and exclusions, please read the Insurance Terms and Conditions.

See the terms and conditions at americanexpress.com.au/businessst&cs

Save time with MYOB⁵

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.

Get the American Express® Mobile App⁶

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 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



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 REPLACEMENT⁷

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 GUARANTEE⁸

Be covered for any unauthorised purchases made using your Card.

Terms and Conditions

All information is correct as of July 2022 and is subject to change. Cards are offered, issued and administered by American Express Australia Limited (ABN 92 108 952 085).

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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.** 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. Cards are offered, issued and administered by American Express Australia Limited. Employee Card Members must be over 18 years of age. The Business, the Primary Card Member and each Employee Card Member are jointly and severally liable for all Employee Card spending. License. **3.** The information has been prepared without taking into account your objectives, financial situation or needs. You should read the Financial Services Guide at www.americanexpress.com/content/dam/amex/au/foreign-exchange/pdf/international-payments/apply/Financial-Services-Guide.pdf and the Telegraphic Transfers and Forward Exchange Contracts Replacement Product Disclosure Statement at www.americanexpress.com/content/dam/amex/au/foreign-xchange/common/Termsandconditions/Telegraphic-Transfer-PDS-auS.pdf and consider the appropriateness of International Payments in relation to your individual requirements. Terms, conditions, fees and charges apply. To view the Target Market Determination, see www.americanexpress.com/au/foreign-exchange/international-payments. AccessLine™ is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call 1300 855 749. Users need to have an American Express Corporate Card or American Express Business Card, an FX International Payments account and be registered to use AccessLine™. International Payments are arranged through American Express International Inc. (ABN 15 000 618 208 AFSL No. 237996). Incorporated with Limited Liability in Delaware, USA. **4.** 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. **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.** To use the App you must be registered for Online Services. Apple, the Apple logo, Touch 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.

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