

American Express® Qantas Business Rewards Card Program Changes Frequently Asked Questions

Changes to the Card will come into effect from 14 September 2017. Changes include:

- Renaming the Card product to American Express Qantas Business Rewards Card

More Qantas Points and Benefits

- Enhanced earn rate of 1.25 Qantas Points per \$1 spent on everyday business spend (except spend on utilities, insurance and government charges)¹
- Two complimentary domestic Qantas Club² lounge passes each year
- Complimentary Qantas Business Rewards³ membership (normally \$89.50)

More flexibility with Qantas Business Rewards

- Qantas Points earned on the Card will now be credited to your Qantas Business Rewards account, giving you more flexibility to use your points

TRIPLE Qantas Points when flying for business

- New TRIPLE Qantas Points⁴ on all eligible Qantas flights

Changes to fees

- The annual fee will change to \$450 from 1 May 2018. There will be no fee for Supplementary Cards⁵ (previously \$119) from 1 May 2018.

We have compiled a set of frequently asked questions below in response to the changes we are making.

Q: What will my Card be named?

A: As a result of the enhancements being offered through the new program, we have renamed your *Qantas American Express Business Card* to **American Express Qantas Business Rewards Card**.

Q: Will I receive a new Card?

A: Yes, you will receive your new look Card from the end of September 2017. There will be no disruption to you using your current Card until your new Card arrives.

Q: What do I do when I receive my new Card?

A: Activate it and destroy your previous Qantas American Express Business Card.

Q: Will I need to update my Direct Debit details?

A: No, your new Card will have the same Card Number, so no further action will be required.

Q: What change is being made to my earn rate?

A: Effective 14 September 2017, you will enjoy an increased rate of 1.25 Qantas Points per \$1 spent on Card purchases except spend on utilities, insurance and government chargers where you'll earn 0.5 Qantas Points per \$1 spent¹.

You will continue to earn 2 Qantas Points per \$1 spent on all Qantas products and services¹.

Q: What changes are happening to the account my Qantas Points are credited to?

A: The Qantas Points earned under the American Express Qantas Business Rewards Card will be automatically transferred to Qantas Business Rewards from mid-September onwards depending on the Card statement date. Please refer to the Qantas Points Rewards section at the end of the Card statement for more information. This will provide greater flexibility to transfer points from your Qantas Business Rewards account to any Qantas Frequent Flyer⁶ account of your choosing.

Q: What is Qantas Business Rewards?

A: Qantas Business Rewards is a program that rewards Australian small to medium sized businesses with exclusive savings⁷ on eligible flights and offers Qantas Points on a wide range of everyday expenses, such as flights, car hire, insurance, workplace supplies and more. For further information about Qantas Business Rewards visit qantasbusinessrewards.com

Q: Do I need to do anything if my business is already a Qantas Business Rewards member?

A: No. If your business is already a Qantas Business Rewards member, from 14 September 2017 you will automatically enjoy the enhanced American Express Qantas Business Rewards Card benefits.

You can sign in to your Qantas Business Rewards account at qantasbusinessrewards.com. Your logins and passwords remain the same.

Q: What if my business is not a Qantas Business Rewards member?

A: If your business is not yet a member, you will receive complimentary membership (valued at \$89.50). A welcome email will be sent to you by the end of September 2017 outlining the full suite of program benefits.

Q: Where can I find out more about the Qantas Business Rewards program benefits?

A: To explore all the benefits you can enjoy as a Qantas Business Rewards member, visit qantasbusinessrewards.com/benefits

Q: What are TRIPLE Qantas Points?

A: Your business will be rewarded with TRIPLE Qantas Points on eligible flights⁴ when you book with your American Express Qantas Business Rewards Card.

Q. Are there any further changes to my Card program?

A: You are eligible to receive two domestic Qantas Club Lounge passes² each year once you make an eligible Qantas purchase on your Card.

Q: How will TRIPLE Qantas Points on flights benefit my business?

A: As a Qantas Business Rewards member, your business will earn Qantas Points for business travel on eligible Qantas flights.

As an American Express Qantas Business Rewards Card Member, when you book eligible Qantas flights using your American Express Qantas Business Rewards Card, your business will be rewarded with TRIPLE the Qantas Points⁴ in addition to the Qantas Points and Status Credits⁸ your travellers already earn.

Qantas Points can be transferred to any Qantas Frequent Flyer account⁶ and redeemed for a choice of rewards such as flights, upgrades or to shop at the Qantas Store.

TRIPLE Qantas Points also count towards your Qantas Business Rewards membership level, which means you can progress up the levels three times faster when you book using your American Express Qantas Business Rewards Card. Points are required each membership year to reach or retain the business' Level.

Q: Does my Business need to be a Qantas Business Rewards member to enjoy TRIPLE Qantas Points?

A: Yes, the TRIPLE Qantas Points for business benefit is exclusive to businesses who are members of Qantas Business Rewards and the American Express Qantas Business Rewards Card program. For more information, visit qantasbusinessrewards.com/partner/qantas
For the TRIPLE Qantas Points on flights Terms and Conditions, visit americanexpress.com.au/business&cs

Q. What do the different levels mean to my business?

A. The levels determine the percentage of you save when booking flights and the amount of Qantas Points your business earns. For example; if you are a Level 1 member you save 5% on the base fare on selected airfares, and earn 20 Qantas Points for your business for every 100 points your flyers earn.

As an American Express Qantas Business Rewards Member, when you book your Qantas travel on your Card your business earns TRIPLE the points. So if you are a Level 1 member, your business will receive 60 (3 x 20) Qantas Points for every 100 Qantas Points your flyers earn.

Q: How do I find out what Qantas Business Reward membership level I am currently on?

A: Simply log in to your Qantas Business Rewards account at qantasbusinessrewards.com to see your membership level. For more information about membership levels visit qantasbusinessrewards.com/partner/Qantas

Q: How many Qantas Points for business are earned on flights?

A: You can see how many Qantas Points your business can earn each year by using the points calculator on the Qantas Business Rewards website. Visit qantasbusinessrewards.com/howitworks/points-calculator

Q: Where can I see my Qantas Points balance?

A: Qantas Business Rewards has a dedicated website to keep track of your Qantas Points activities, update your details, manage account users and to keep up to date with partner offers.

Simply visit the Qantas Business Rewards website at qantasbusinessrewards.com and log in using your email and the password created.

Q. Qantas Business Rewards vs. Qantas Frequent Flyer program – what's the difference?

A. The key difference is that Qantas Business Rewards is a program for businesses and Qantas Frequent Flyer is a program for individuals.

Qantas Business Rewards is a program that rewards Australian businesses (that have an ABN) with Qantas Points for flights and business expenses. Qantas Points earned by the business can then be transferred to an individual's Qantas Frequent Flyer membership account, giving businesses the flexibility to use their points to save on business costs or reward the business owner or staff.

Qantas Frequent Flyer is a program that rewards individual members with Qantas Points for flying with Qantas and partner airlines, and on a range of other spend categories. By using your American Express Qantas Business Rewards Card to book eligible flights you can simultaneously earn TRIPLE Qantas Points for your business plus Qantas Points and Status Credits for you.

Q: Which airline partners are part of Qantas Business Rewards?

A: Your business can also earn Qantas Points on Qantas codeshare flights (i.e., with a 'QF' flight number) operated by American Airlines and Emirates. The ticket must be purchased in Australia on a Qantas ticket (i.e. where the ticket number for the itinerary commences with the numerals '081'). For all applicable exclusions and definitions please refer to the Qantas Business Rewards Airline Reward Scheme Terms and Conditions available at qantasbusinessrewards.com/terms#airlineterms

Q: Is there a cap to the number of Qantas Points my business can earn from flying as a Card Member?

A: Yes, the maximum number of Qantas Points that can be earned from flying by an American Express Qantas Business Rewards Card Member is 4,000,000 per membership year. There is no cap to the number of Qantas Points you can earn from the spend on your Card.

Q: How do I use my business' Qantas Points?

A: Qantas Points earned by the business can be transferred, at a minimum of 3,000 points per transfer, to any Qantas Frequent Flyer account and redeemed for rewards including upgrades, flights, or over 7,000 items from the Qantas Store.

For more information on using Qantas Points visit qantaspoints.com

For Qantas Business Rewards Terms and Conditions visit qantasbusinessrewards.com/terms

Q: Where do I find more information on Qantas Business Rewards?

A: The Qantas Business Rewards website qantasbusinessrewards.com is your one stop shop for program information and member benefits. Otherwise you can contact the Qantas Business Rewards Service Centre through the online form.

Q: Do I need to do anything differently when booking business travel?

A: To earn TRIPLE Qantas Points for your business on eligible flights from 14 September 2017 you should book your Qantas flights using your American Express Qantas Business Rewards Card and include your ABN when booking via qantasbusinessrewards.com or your travel agent. Bookings via a travel agent require the booking to be charged to Qantas' merchant account.

For more information, visit:

- American Express Qantas Business Rewards Card – americanexpress.com.au/qantasbusinesscard

- Qantas Business Rewards - qantasbusinessrewards.com

- For Qantas Business Rewards Terms and Conditions qantasbusinessrewards.com/terms

Terms & Conditions

1. You must be a member of the Qantas Business Rewards program to earn and redeem Qantas Points. Membership and the earning and redemption points are subject to the terms and conditions of the Qantas Business Rewards program available at qantasbusinessrewards.com/terms. Points are earned in accordance with and subject to the American Express Qantas Business Rewards Card Points Terms and Conditions available at americanexpress.com.au/businesst&cs, and exclusions apply. You 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. You 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. Eligible purchases do not include annual fees, late payment fee, fees and charges for traveller’s cheques and foreign currencies - these do not earn Qantas Points. For the full list of exclusions, please refer to the American Express Qantas Business Rewards Card Points Terms and Conditions available at americanexpress.com.au/businesst&cs. There may be taxation implications associated with your participation in the Membership Rewards program. You are advised to consult your accountant or tax advisor to determine if there are any implications from your participation in the program.
2. Provided you are a Qantas Frequent Flyer and have registered your Qantas Frequent Flyer number with your American Express Qantas Business Rewards Card, you are eligible to receive two domestic Qantas Club Lounge Invitations each anniversary year of your Card Membership once you make an Eligible Qantas Purchase on your American Express Qantas Business Rewards 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, or for any other Qantas branded goods or services offered on behalf of Qantas by third parties such as Qantas Holidays, Qantas Freight, Qantas Cruises, Qantas Box Office, Qantas epiQure and Qantas Assurance. 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 available at qantas.com/travel/airlines/Qantas-club-terms-conditions/global/en 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.

3. A business must be a Qantas Business Rewards Program member to earn Qantas Points. A one-off joining fee of \$89.50 usually applies, however this will be waived for any business that has an existing American Express Qantas Business Rewards Card. Membership of the program, Qantas Business Rewards and the earning of Qantas Points are subject to the Qantas Business Rewards Terms and Conditions available at qantasbusinessrewards.com/terms.
4. A Client must be a Qantas Business Rewards Program member to earn TRIPLE Qantas Points for business. The TRIPLE Qantas Points for business Benefit is available only for companies with an American Express Qantas Corporate Card program or an American Express Qantas Business Rewards Card when either Card is used to make an eligible Qantas flight booking. Qantas will allocate 3 times the number of Qantas Points which will be awarded to the business under the Qantas Business Rewards Airline Reward Scheme terms and conditions available at qantasbusinessrewards.com/terms#airlineterms.
5. Supplementary Credit Card Members must be over 18 years of age. You will be liable for all Supplementary Credit Card spending.
6. In order to transfer Qantas Points from a Qantas Business Rewards account to an individual’s Qantas Frequent Flyer account, the business account must have a balance of at least 3,000 Qantas Points. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions available at qantas.com/fflyer/dyn/program/terms.
7. Savings are available exclusively to Qantas Business Rewards Members on selected fares only and do not apply to taxes, fees and carrier charges. Savings vary depending on your business level in the Qantas Business Rewards Program. Availability is limited. Advance purchase and other conditions may apply. Savings are subject to and defined in the terms and conditions of Qantas Business Rewards as Member Savings available at qantasbusinessrewards.com/terms. Payment on the American Express Qantas Business Rewards Card is not required to access the savings.
8. You must be a Qantas Frequent Flyer member to earn Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions at qantas.com/terms. Qantas Points and Status Credits (where applicable) are earned on eligible flights (qantas.com/fflyer/dyn/program/terms#eligibleflights) with a Qantas or applicable oneworld® Alliance Airline or Airline Partner flight number on your ticket. Qantas Points and Status Credits may not be earned on some fare types and booking classes. See terms and conditions at qantas.com/terms and the Airline Earning Tables at qantas.com/fflyer/dyn/flying/airline-earning for details on the conditions for the applicable airline.