

American Express 'Shop PayPal with Points' Frequently Asked Questions

1. Are all American Express® Cards eligible for 'Shop PayPal with Points'?

You can Shop PayPal with Points at eligible online Australian PayPal sellers if:

- You are the Primary Card Member;
- Your Card account is in good standing (i.e. not overdue or in collections);
- You hold an Australian issued American Express Card that is enrolled in the eligible Membership Rewards program; and
- You have a minimum of 1,000 Membership Rewards points in your Membership Rewards account

You are not eligible if:

- You are an Additional or Employee Card Member; or
- You are enrolled in the *Qantas or Velocity Direct or Business Ascent program*
- You hold an American Express Membership Rewards enrolled David Jones Store Card
- You are a Business Card Member with spend locked to one supplier

2. How do I use points through PayPal?

To use points through PayPal, you must first sign in to your PayPal account. Please know that this action must be taken prior to making a purchase in order to use Membership Rewards points. 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, your Card 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 points 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. Refer to question 4 for more detail.

New PayPal Account

After you create a new account at PayPal and link your eligible Card, you'll 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'd 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'll 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'd like to receive, and then finalise your purchase order.

If you decide that you no longer want to be presented with the option to use points for your purchase, you can opt out of this program at any time by going to your PayPal Wallet. Select your linked American Express, then click the details button next to your Membership Rewards points balance and you'll be presented with an option to unlink the rewards. Should you change your mind and wish to be able to utilise this service in the future, simply select your eligible linked American Express Card in your PayPal wallet and click 'Get Started' under the Membership Rewards section of the screen.

3. How many points can I use against a PayPal purchase?

The minimum number of Membership Rewards points to use for a credit on an eligible PayPal purchase is 1,000 points. You can use as many points as you would like, up to the total of the purchase amount as long as you have enough points in your Membership Rewards account.

4. When will I receive the statement credit on my Card account?

Statement credits normally appear on your Card 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. This could mean you may end up with a positive credit

balance in the following month, which will be offset against future Card purchases. You are still responsible for payment of the amount due on your Card account by the due date.

5. Why did you still charge my Card even though I used Membership Reward points?

Even though you used Membership Rewards points, the full purchase amount will still be charged to your Card account and will appear on your next Card statement. You will receive a partial or full statement credit depending on the amount of points redeemed. You must continue to pay all amounts due on your Card account as per usual.

Charging your Card account ensures you have a full record of your transaction which is important should you wish to seek a refund or return from the seller, or where you wish to dispute the transaction.

6. Will I still earn Membership Rewards points on my purchase?

Yes. You will earn points on the entire dollar value of the purchase regardless of whether you utilise Membership Rewards points at the checkout for a Statement Credit.

7. I used my points with PayPal for a statement credit, but my purchase wasn't authorised by the seller, will I get my points back?

Yes, if you chose to use your points but the transaction didn't go through with the seller then the statement credit will be reversed and your points will be added back into your Membership Rewards account.

8. Why can't I redeem my points with PayPal?

It may be that you do not hold an eligible Card that is enrolled in the Membership Rewards program. It may also be that your Card account is not in good standing (i.e., overdue or in collections). For assistance with this, please contact the number on the back of your Card to speak with a Customer Care Professional.

Outside of the above reasoning, you will not be able to redeem points with PayPal for any sellers based outside of Australia or who are listed below:

Uber, AirBNB, Helloworld, Shangri-La, Webjet, Diamond Air, Amazon, Ikea, Walmart, Wayfair, David Jones, Lazada, Net-A-Porter, Hudson's Bay, Burberry, Matches Fashion, Salvatore Ferragamo, Instacart, Microsoft, Dell, Apple, Google, Facebook, Live Nation, Netflix, Spotify, Mediaworld, Shell Oil, Pine Labs

9. Do I still need to make a bill payment this month?

Yes, a statement credit to your Card account, as a result of using 'Shop PayPal with Points', does not constitute a payment to your Card account and does not satisfy the requirement to make a payment. If you pay your bill through Direct Debit, the Direct Debit amount that appears on your statement will always be collected.

10. Will I receive my points back if I get a refund from the seller?

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

11. Is there a charge for using 'Shop PayPal with Points'?

No, there is no fee for using this service.

For full Membership Rewards program and 'Shop with Points with PayPal' Terms and Conditions please click [here](#).