"Meet the entrepreneur building tech for social impact" – Emma Koster

## Terms and Conditions:

American Express approval criteria applies. Subject to Terms and Conditions. Fees and charges apply. All information is correct as **29 June 2023** and is subject to change. This offer is only available to those who reside in Australia. Cards are offered, issued and administered by American Express Australia Limited (ABN 92 108 952 085). ®Registered Trademark of American Express Company.

- Extend your cash flow by up to 51 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 10 days after your statement is
  issued.
- 2. No pre-set 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. A business must be a Qantas Business Rewards Member to earn Qantas Points for business. Membership and the earning of Qantas Points as a business are subject to the Qantas Business Rewards Terms and Conditions. Points are earned in accordance with and subject to the American Express Qantas Business Rewards Card Points Terms and Conditions. Your business will earn 1.25 Qantas Points per \$1 of everyday spend, which does not include annual fees, late payment fee and fees and charges for foreign currencies. Your business 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. Industry specific earn rate may apply when you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant. For example a payment made to Local Government bodies processed through a payment aggregator may earn rates at the government earn rate. Your business 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 ioining and annual fees. Excludes Jetstar. For the full list of exclusions, please refer to the American Express Qantas Business Rewards Card Points Terms and Conditions.
- 4. Qantas Club Lounge passes: provided the Primary Card Member is a Qantas Frequent Flyer member and has registered their Qantas Frequent Flyer number with your business' American Express Qantas Business Rewards Card, your business is eligible to receive two domestic Qantas Club Lounge Invitations each anniversary year of Card Membership once your business makes an Eligible Qantas Purchase on your American Express Card during that year. Eligible Qantas Purchases are Qantas passenger airfares with a QF flight number purchased directly from Qantas Australia that appear on your Card statement, Qantas Frequent Flyer, Qantas Business Rewards or Qantas Club membership, joining or annual fees. Excludes purchases from Jetstar. Within 1-2 weeks of the Eligible Qantas Purchase, two Qantas Club Lounge Invitations will be assigned to the Qantas Frequent Flyer account nominated by the business. Visit the Complimentary Invitations Portal to access invitations, 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 domestic Qantas Club Lounge only and must be used prior to their expiry. Invitations are subject to the Qantas Club terms and conditions. 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 business' 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 Card Terms and Conditions or the Qantas Club Lounge Access Terms and Conditions.