



WELCOME TO ANZ QANTAS BUSINESS REWARDS

MAKE DOING BUSINESS
EVEN MORE REWARDING

BUSINESS
REWARDS 

ANZ 

BUSINESS
REWARDS



BUSINESS NAME
ANNABELLE CITIZEN



MAKE DOING
BUSINESS
EVEN MORE
REWARDING

Make doing business more rewarding with your new ANZ Qantas Business Rewards card. You'll see your Qantas Points balance grow as you earn uncapped points on eligible business expenses.¹

Unlock even more value with Qantas Business Rewards beyond what you already earn with Qantas Frequent Flyer.²

Read on and discover how to make the most of your new card and all it offers.



TURN BUSINESS EXPENSES INTO

QANTAS POINTS

While you go about your business, you'll be rewarded with uncapped Qantas Points on your everyday eligible business expenses.¹

0.75

EARN
QANTAS
POINTS

for every \$1 spent on eligible purchases³ up to and including \$15,000 per statement period.

0.5

EARN
QANTAS
POINTS

for every \$1 spent on eligible purchases³ thereafter (excluding Taxation Payments and Government Charges).

0.5

EARN
QANTAS
POINTS

for every \$1 spent on Taxation Payments and Government Charges.³



QANTAS BUSINESS REWARDS — THE PROGRAM THAT LETS YOUR BUSINESS FLY

Qantas Business Rewards is the loyalty program made for Australian small to medium businesses. Your business can save on flights and earn Qantas Points on a wide range of business expenses, then use those Qantas Points to save on business purchases.⁴

Members can access:*



Save on flights

Save up to 10% off on the base fare of eligible flights⁴ with no minimum spend.



Qantas Points for you and your business

Earn points for your business on flights, hotels and car hire, in addition to the points you or your team would normally earn as individuals when flying for business.⁵



Use Qantas Points to save on costs

Use Qantas Points on flights and upgrades, plus transfer points to any Qantas Frequent Flyer account to use them on hotels, car hire and thousands of products from Qantas Marketplace.⁶



Fly more and earn more

The more your business flies the more points you earn.



Earn points with Qantas program Partners⁵

Qantas have a large range of reward program partners, including fuel and electricity. Spend with those partners, and use your ANZ Qantas Business Rewards card to earn Qantas Points both ways.



Easy travel management

Manage upcoming bookings, store travellers' details, check Qantas Points activity, save company credit cards and redeem business Qantas Points for flights in your Qantas Business Rewards member account.

Find out more at anz.com/qantasbusiness

*Qantas Business Rewards program information is correct as of December 2023.

NEXT LEVEL BUSINESS AND TRAVEL ENTERTAINMENT BENEFITS

ANZ Global Business Concierge is here to look after you.

ANZ Global Business Concierge⁷

Let the Concierge team take some of the work out of your business travel planning.

- Get travel and destination advice and information on where to entertain clients and staff.
- Take advantage of dining benefits including a priority booking service for thousands of restaurants around the globe.
- Access Visa Premium offers for travel and airport lounge privileges.
- Enjoy priority access and discounted ticketing to trade shows and major sporting and special events.
- Access 24/7 foreign language phone support in a range of countries and regions.

Talk to the experts

For more detail on what ANZ Global Business Concierge can do for you, call 1800 555 647 any time.



COMPLIMENTARY TRAVEL INSURANCE⁸

ANZ Qantas Business Rewards includes complimentary insurances for eligible cardholders when they are away on business.*

International travel insurance⁸

When travelling overseas for business purposes, ANZ Qantas Business Rewards International Travel Insurance includes cover for emergency medical and emergency dental expenses, cancellation and additional expenses, loss or damage to personal and business items, rental vehicle excess and more.*

Domestic travel insurance⁸

When travelling interstate and intrastate, ANZ Qantas Business Rewards Domestic Travel Insurance includes cover for cancellation, travel delays and additional expenses, luggage, rental vehicle excess and more.*

Get in touch

For general enquiries or claims call Allianz Global Assistance on 1300 135 271.

* Terms, conditions, exclusions, limits, applicable sub-limits and eligibility criteria apply.

MANAGING YOUR BUSINESS BETTER



Help manage your cash flow with interest free days

With a buffer of up to 44 interest free days on eligible purchases, you can make your purchases now and pay your Closing Balance when your next monthly statement is due.⁹



Reduce your admin time

Consolidate your everyday business expenses, payments, and direct debits on to your ANZ Qantas Business Rewards card and simplify your paperwork with just one statement to pay each month. Reduce your admin time and watch your Qantas Points balance grow!



Easily share your transaction data with your accounting software

Spend more time on your business and less time reconciling payments by easily linking your banking data to compatible accounting software including Xero™, MYOB®, Intuit Quickbooks® Online™ and Reckon. To set up bank feeds simply log in to ANZ Internet Banking, search 'Activate bank feeds' and follow the prompts.¹⁰



Unauthorised Transaction Insurance⁸

With ANZ Qantas Business Rewards, account holders may be insured against unauthorised transactions for up to a total limit of \$37,500 per cardholder in any 12 consecutive months, up to a maximum total limit of \$200,000 per account holder in any 12 month period.⁸



Set up spending caps and limits for each cardholder

For each cardholder on your account, you can set monthly spend caps and transaction limits. You can even ask us to block specific merchant categories or entire merchant groups.¹¹



Take your ANZ Qantas Business Rewards card everywhere

You can use your Visa card at millions of locations worldwide.



MORE WAYS TO MANAGE YOUR CARD AND ACCOUNT EVERY DAY

Here's how to set up your ANZ Qantas Business Rewards card so you can bank the way that's best for you.

Do your banking anywhere with the ANZ App, Internet and Phone Banking

- You can set up your business' digital banking by calling us on 1800 362 579, Monday to Friday, 8am to 6pm (AEST).
- Applying for ANZ Internet Banking for Business is a simple process. www.anz.com/internetbanking-business
- Download the ANZ App to carry out business banking on the go. Visit the Apple App Store or Google Play Store and search 'ANZ Australia'.¹²

Setting up a PIN

Don't forget to download the ANZ App and use it to set up a PIN in just a few taps.

Set up your Digital Wallet

Paying for business expenses is easy with your compatible phone or wearable. You can tap and pay with your eligible ANZ Qantas Business Rewards card wherever you can make contactless payments.¹³ Find out how at anz.com/pay

Authorised Signatories and Additional Cardholders

As an Authorised Signatory, you can make changes to your account and card(s). You can also appoint other Authorised Signatories to make changes and add more cardholders to make purchases on behalf of your business. To make these changes and other updates to ANZ Qantas Business Rewards, visit anz.com.au/business/help-support/credit-cards/

CONTACT DETAILS AT A GLANCE

Need a hand? We're here to help!

Save this page or perhaps take a photo to keep these details handy.

General enquiries	Call 1800 362 579 or (+613) 8646 8288 , Monday to Friday, 8am to 6pm (AEST).
ANZ Qantas Business Rewards card gets lost or stolen	You can temporarily block your card if you misplace it, or report it as lost or stolen, all from the ANZ App. Log in, choose your account, tap 'Manage', then 'Manage Card' and follow the prompts. If you've lost your card and can't use the ANZ App, give us a call 24/7 on 1800 033 844 (+613 8699 6955).
ANZ Global Business Concierge	Call 1800 555 647 . Assistance is available 24/7.
Qantas Business Rewards Service Centre	Call 13 74 78 between 7am to 7pm (AEST) Monday to Friday and speak to a consultant or visit qantas.com/business
Allianz Global Assistance claims and enquiries	Call 1300 135 271 for help with international or domestic travel insurance questions or claims. Calls from mobiles, public telephones or hotel rooms may attract additional charges. Emergency assistance is available 24/7.

IMPORTANT INFORMATION

1. Qantas Points and Bonus Qantas Points are earned in accordance with the ANZ Qantas Business Rewards Terms & Conditions. Certain transactions and other items are not eligible to earn Qantas Points, for details refer to the ANZ Qantas Business Rewards Terms & Conditions. The Principal must be a member of the Qantas Business Rewards Program to earn Qantas Points in connection with the ANZ Qantas Business Rewards Card. All Qantas Points earned on eligible Card spend will be awarded to the Principal. Points will not be awarded to individual Cardholders.
2. A business must be a Qantas Business Rewards Member to earn and redeem Qantas Points with an ANZ Qantas Business Rewards Card. A one-off join fee of \$89.50 including GST normally applies, however this will be waived for ANZ customers that join via qantas.com/anzqbr. Membership and Qantas Points are subject to the ANZ Qantas Business Rewards Terms and Conditions available at qantas.com/qbr/terms. Please visit qantas.com/anzqbr to join Qantas Business Rewards.
3. ANZ Qantas Business Rewards credit cards earn 0.75 Qantas points for every \$1 spent on eligible purchases in the statement period up to and including \$15,000, 0.5 Qantas Points for every \$1 spent on eligible purchases in the statement period over \$15,000. 0.5 Qantas Points for every \$1 spent on government payments. For details, refer to ANZ Qantas Business Rewards Terms & Conditions available at anz.com/qantasbusinessschemes.
4. Savings are available exclusively to Qantas Business Rewards Members on the base fare of selected fares only and do not apply to taxes, fees and carrier charges. Availability is limited. Member Deals are subject to the Qantas Business Rewards Terms and Conditions.
5. Qantas Points earned on air travel are determined in accordance with the Airline Earn Table. A Member's ABN and traveller's Qantas Frequent Flyer membership number must be quoted at the time of booking to earn Qantas Points for both the business and the traveller. An eligible flight means a domestic or international flight which has a Qantas 'QF' flight number on the ticket that is purchased in Australia; has a ticket number commencing with '081'; and is booked and travelled for business on or after the date the business registers for Qantas Business Rewards. Exclusions apply. The number of points awarded varies according to the business' flying Level. Subject to the Qantas Business Rewards Airline Reward Scheme Terms and Conditions, Qantas Points are earned for each segment travelled on Eligible Flights by a Qantas Business Rewards Flyer. A segment is a portion of the journey between two consecutive points listed on an itinerary. The number of Qantas Points earned in Qantas Business Rewards is calculated by applying the percentage Earn Rate to the number of Qantas Points earned by a Bronze Qantas Frequent Flyer member in each respective booking class (including cabin bonus and Minimum Points Guarantee if applicable and excluding any bonus Qantas Points which may be offered from time to time) as specified in the Qantas Frequent Flyer Categories in the Qantas Frequent Flyer Program, for the applicable travel date. A business must be a Qantas Business Rewards Member and registered for GST or be an Australian Public or Private entity or other incorporated company, and not be a travel agent or on a Corporate Deal with Qantas to earn Qantas Points for the business from flying.
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. You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. A joining fee may apply. Membership and Qantas Points are subject to the Qantas Frequent Flyer program Terms and Conditions. We recommend you consult your accountant or tax adviser to ensure you understand possible tax implications, for example fringe benefits tax (if applicable).

7. Terms and Conditions apply to use of the ANZ Global Business Concierge. Please visit anz.com or call 13 10 06 for a copy of the ANZ Global Business Concierge Terms and Conditions available at <https://www.anz.com.au/content/dam/anzcomau/documents/pdf/anz-global-business-concierge-tcs.pdf>
8. Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the Group Policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the ANZ Commercial Card (ANZ Business One) Terms and Conditions and the ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet as applicable which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.
9. Interest free days do not apply if you do not pay your Closing Balance in full by the due date each month. Payments to your account are applied in the order set out in the ANZ Commercial Card (ANZ Business One) Terms and Conditions.
10. Only available on ANZ Internet Banking and ANZ Internet Banking for Business. ANZ bank feeds are compatible with the majority of retail or commercial transaction, deposit, lending, funds management and credit card accounts. ANZ bank feeds are not compatible with Asset Finance accounts, ANZ Smart Choice Super products or Foreign Currency accounts.
11. ANZ relies on information provided by the merchant and the intermediary financial institution (including the merchant's business type) to determine the merchant category. ANZ accepts no responsibility if a transaction is not blocked due to incorrect information provided by a third party. The account holder remains liable for such transactions.
12. The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Super and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. This information is general in nature only and does not take into account your personal objectives, financial situation or needs. ANZ recommends that you read the ANZ App Terms and Conditions available for iOS and for Android and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App. ANZ App for Android is only available on Google Play™. ANZ App for iPhone is only available from the App Store. Apple, Apple Pay, Apple Watch, Face ID, iPad, iPhone and Touch ID are trade marks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Play and the Google Play logo are trade marks of Google Inc.
13. Mobile payments available on compatible devices and eligible ANZ cards. View the full list at anz.com/mobilepayments. Terms and conditions apply to the use of Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay.

