

American Express
Cashback™ Credit Card
Rebate Program
Terms and Conditions

Effective from 1 November 2023

AMERICAN EXPRESS® CARD BENEFITS.

Cashback Terms and Conditions.

What is this document?

These Terms and Conditions govern the **Cashback** program associated with your card Account. When you accept the agreement for your Account or continue to use your Account, you agree to be bound by these terms. All other benefits or rights associated with your Account are governed by the separate terms and conditions of the Account.

How you earn Cashback.

You will earn **Cashback** for purchases on your Account. Subject to the other Terms and Conditions set out below and any promotional offer we make, you will earn **Cashback** at the rate of 1% per dollar spent on purchases on your Account, except on government bodies where you will earn at the rate of 0.5% per dollar spent with Merchants classified as 'government', including the Australian Taxation Office, the Australian Postal Corporation (Australia Post), Federal/State and Local Government bodies, including where you use a payment account, payment aggregator, services of a third party or online retailers that sell goods for another merchant.

Cashback is earned on purchases of at least \$1.00. The value of each purchase will be rounded down to the nearest dollar before **Cashback** is calculated.

For example, if you make a purchase of \$25.90 and **Cashback** is earned at the rate of 1% (1% of \$25.00), then \$0.25 **Cashback** will be earned.

Cashback payment.

Cashback will be paid to you as a statement credit to your Account each month and included in your monthly statement.

We will only credit your account if it is in good standing and not overdue. As the full allocation of your monthly **Cashback** rebate may not align with your Payment Due date, you must still pay the Minimum Payment Due shown on your statement in order to avoid late fees.

Cashback is not redeemable for cash (including through a credit balance refund), except as set out in these Terms and Conditions.

Which transactions do not earn Cashback.

No **Cashback** will be earned in respect of:

- Interest, fees, balance transfers or converted balances (from both American Express and other issuers), cash advances including transactions treated as cash (note that cash advance is not available to new customers), loading of pre-paid cards, or foreign exchange transactions.

- A negative adjustment will be made to your **Cashback** balance if there are any credits posted to your account including those arising from returned goods or services or from billing disputes calculated in the same way as how you earn **Cashback**.

Losing your Cashback.

You will stop earning and receiving **Cashback** rebates if your Account is not in good standing.

You will start earning **Cashback** again when payments to your Account are up to date.

What happens if your Account is cancelled?

If your Account is cancelled, you will lose the **Cashback** that has been earned but has not yet been applied to your Account as a monthly credit.

Changes to these Terms and Conditions.

We may change these Terms and Conditions, including the rate at which you earn **Cashback**. We will give you at least 30 days' notice.

If the change is not to your disadvantage, we will still tell you about it but may make the change sooner.

We will give you notice by statement message, post, email or other form of electronic communication.

Ending these Terms and Conditions.

We may end these Terms and Conditions if we cancel or end your Account in accordance with the Account agreement.

Where we have reasonable grounds, we reserve the right to end these Terms and Conditions by giving you at least 30 days' notice without any explanation being required.

Language and governing law.

These Terms and Conditions are governed by the laws of the State or Territory of Australia as stated on your billing address or if your billing address is overseas, as stated on your last known Australian billing address, and the courts of that State or Territory shall have jurisdiction over all parties to these Terms and Conditions.

Taxes, duties and exchange control.

You must pay any government tax, duty or other amount imposed by law in any country in respect of these Terms and Conditions and any **Cashback** paid to you.

All information correct at 1 November 2023



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