



BEGINNERS GUIDE

THE BIZ POINTS HACK PLAYBOOK

*Your business is already spending.
Might as well get something back for it.*



YOU COULD'VE BEEN IN BALI RIGHT NOW.

Not staring at your BUSINESS BILLS.
Not complaining about you tax bills.
Not wondering where all the money
went this month.

*Bali.
Pool.
Cocktail.
Nice hotel.*

Maybe even business class if we're
feeling a bit dramatic. And before
you say, "Yeah, with what money?"
That's the whole point.
Your business is already spending
money every month.

The question is whether that money
is doing anything useful for you
before it disappears.



BIZ POINTS HACK



THIS ISN'T SOMETHING NEW YOU PAY THESE BUSINESS EXPENSES ANYWAY

- ✦ Wages
- ✦ Suppliers
- ✦ ATO
- ✦ Rent
- ✦ Software
- ✦ Ads
- ✦ Invoices
- ✦ Insurance

All the repetitive stuff.

You're paying it because you have to.

But most business owners pay, move on, and get absolutely nothing back.

- ⊗ No points.
- ⊗ No perks.
- ⊗ No upgrades.
- ⊗ No rewards.
- ⊗ No value.

Just money out.

And then they wonder why business feels so expensive.

Albo (our PM) Has Made it a mission to TAX Everything why wouldn't you take what ever you can from it.



BIZ POINTS HACK

MOST PEOPLE THINK POINTS ARE JUST FOR HOLIDAYS.

You need to throw everything out of what you know about points Because there's so much more than just flights Like we're always being told and gift cards And what you can get Qantas Shop

That's fine if you're just using your personal card to go to the shops and buy something But if you run a business? you're sitting on a gold mine and who doesn't want free money.

Your business is moving money every single month.

Wages. Suppliers. Software. Ads. Tax. Invoices. Bills.

All I can say is you know you're spending all of this it's not news to you

So no, points are not just for flights. They are a

\$ CURRENCY \$

You're not using points like a business would you're using it like an everyday individual or a consumer. That's the difference

You're missing it you might as well just throw money at the government.





THIS CLICKED FOR ME AFTER ONE BALI CONVERSATION

A woman came back from Bali and told me the trip cost around \$60,000 for her & her Family of 6

SIXTY. THOUSAND. BLOODY.DOLLARS.

*I looked at her like, "Are you serious?"
Then I asked, "Does your husband have a business?" She said yes.*

The next question was do you want to go to Bali again this year She said aw i wish we love it there.

*She never knew how to do it she had the business.
She had the expenses And even though she had the money she couldn't believe How much this system changed her life and change the way she spent her own money.*

*Keep it in your pocket Your savings are yours
if you don't know about it if you don't know about it you're missing out.
They don't need more expenses.
They need a better system.*





“BUT MY HUSBAND DOESN'T LIKE CREDIT CARDS.”

Of course he doesn't. He's probably old school. And look, I get it. A lot of business owners hear “credit card” and immediately think: Debt, fees, interest, risk...No, thanks.

Fair But that's not what this is about. This is not about being reckless. It's not about carrying debt. It's not about buying things you don't need. It's not about pretending points are magic. It's about using the right structure, paying things properly, and making the money already moving through your business work harder.

If you're paying interest, you're doing it wrong. If you're spending more just to earn points, you're doing it wrong.

But if your business already has bills? Now we have something to work with.



“BUT THE FEES ARE EXPENSIVE.”

Are they?
Or did you just see the fee and panic? Because you didn't realise it was tax deductible more in your pocket than in Albos

They look at an annual card fee and go, “Nope.” But they don't check what comes with it.

Travel insurance.
Hotel credits.
Breakfasts.
Late checkout.
Room upgrades.
Airport perks.
Partner offers.
Points.

Maz-style maths:

If a card fee is around \$1,000 but you're getting travel insurance, hotel credits, upgrades, breakfasts, and points that could help offset thousands in travel...

is it actually expensive?
Or did you just not put a value on it?

That's the difference.
Most people see the cost.
Business owners need to look at the return & the tax incentive.



SAME WITH SURCHARGES.



People see a surcharge and freak out.

Surcharge  TAX DEDUCTION

Forms part of your business payment setup, and that setup helps you earn points, and those points create value... Lets do the maths properly.

Those surcharges Unlock your freedom to spend a currency that's untapped that hasn't been taxed yet.

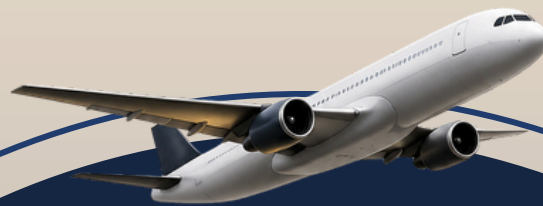
You tell me which one would you rather fill the taxman's pocket or yours.



BIZ POINTS HACK

WHAT CAN I GET WITH POINTS?

Flights, obviously. That's the part everyone notices first. But it's not the only thing. Your points could potentially help with:



FLIGHTS

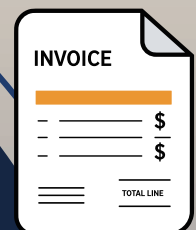
Like turning a painful travel cost into something much easier to stomach.



TRAVEL AND COSTS

Late checkout, room upgrades, credits, breakfasts. The stuff that makes a trip feel expensive without always paying the expensive price.

PAY YOUR INVOICES
If you're ever stuck for cash flow your points can pay your invoices?



BUSINESS VALUE
Depending on your setup, points may help with cashback, credits, or certain business costs.



CLIENT GIFTS
Something better than another basket of crackers and jam.



That is when points stop being a little bonus.

They become leverage.

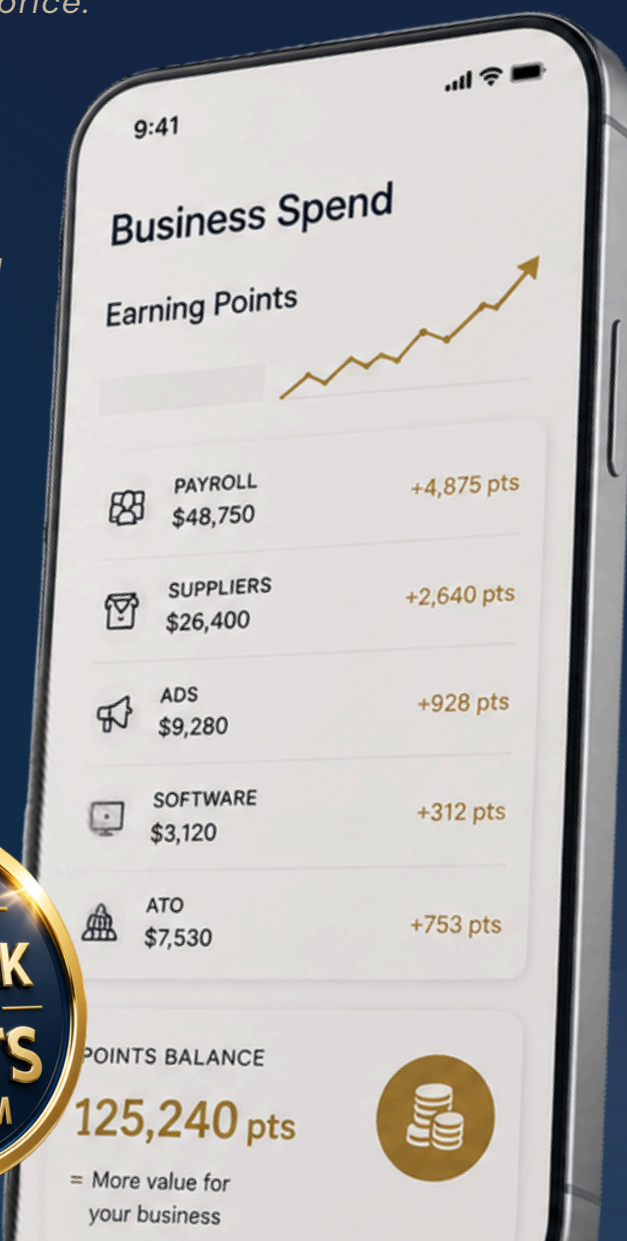
MARKETING GIVEAWAYS

Run a prize people actually care about without torching your cash flow.



TEAM REWARDS

Give your best staff member a getaway, gift card, or proper thank you.



BIZ POINTS HACK



THIS IS NOT ABOUT BECOMING A POINTS NERD.

You need to understand:

Which expenses could be earning points
How to earn points on payments coming into your business

- ✦ How to optimise your cards to earn on just about everything
 - ✦ Which cards actually make sense
 - ✦ Which programs are worth looking at
 - Which fees are actually worth it
 - ✦ Which redemptions are rubbish
 - ✦ When to pay cash
 - ✦ When to use points
 - ✦ How to turn normal business expenses into a points currency
 - ✦ How business owners are taking back from the taxman
- How people are getting Business Class for less than what you see online

That's it.

We've packaged it up so you don't have to go learn it from every Tom, Dick and Harry.



BIZ POINTS HACK



START WITH FLEXIBLE POINTS.

Start with flexible points. If you're new to this, flexible points are usually a good starting point.

Why?

Because they give you options. Instead of locking everything into one airline or one reward program, flexible points can often be moved where the value makes sense.

- *American Express Membership Rewards*
- *CommBank Awards*
- *ANZ Rewards*
- *Westpac Altitude*
- *NAB Rewards*

These can connect to programs you actually use, like Qantas Frequent Flyer, Velocity, and selected international airline partners.

Amex can be strong because it often earns more points per dollar.

But not every supplier takes Amex. So you may need another points-earning card too.

No need to be fancy.

BUT HEY if you can't get a credit card or you don't want 1 You can still earn points It just becomes a little slower.





QUICK RULES BEFORE YOU START

Before you get too excited, a few things matter.



Always pay the card off in full.

→If you're paying interest, stop. even though interest is tax deductible You want your points to go a long way



Don't transfer points too early.

→Once points move into an airline program, you usually can't pull them back.



Don't waste good points on lazy redemptions.

→Gift cards and statement credits are easy, but they're not always the strongest value.



Don't copy someone else's setup.

→Your business spend is different. Your setup should be too.



Don't wait until everything is perfect.

→Start where you are. Improve as you go. Better something than nothing.



BIZ POINTS HACK



WELCOME TO THE NEW CURRENCY CLUB

This is what Biz Points Hack helps you do.

*Could this earn points?
Am I using the right card?
Am I paying fees without
understanding the value?
Am I wasting points?
Am I missing perks?*

*Could my business spend be
helping with travel,
upgrades, rewards, gifts,
giveaways, or business
value?*

*Because once you see it,
you cannot unsee it.
You realise money has
been leaving your
business every month
with no strategy behind it.
And honestly?*

*It's annoying that you
didn't start this earlier
But we can help you fix
that.*



BIZ POINTS HACK



LET'S SORT YOUR SETUP

DIY or let Maz sort it?

MOST POPULAR

SELF-STUDY SYSTEM

For business owners who want to learn the framework and implement it themselves.

You get:

- ✓ *The complete Biz Points Hack framework*
- ✓ *Business spend setup training*
- ✓ *Card + program guidance*
- ✓ *Redemption basics*
- ✓ *Common mistake breakdowns*
- ✓ *General strategies anyone can apply*
- ✓ *Bonus point opportunities through the system*
- ✓ *Tax deductible for eligible businesses*

Investment: \$199

VIP STRATEGY SESSION

Less guessing. More actual setup. Maz helps you sort the setup properly, without spending six nights Googling cards and questioning your life.

You get:

- ✓ *Private 1-on-1 strategy session with Maz*
- ✓ *Personal audit of your business expenses*
- ✓ *Custom card + points structure mapped with you*
- ✓ *Tailored guidance for your business and travel goals*
- ✓ *Advanced optimisation strategies not shared publicly*
- ✓ *VIP bonus point opportunities*
- ✓ *Potential access to up to **300,000** Membership Rewards points if eligible and approved*
- ✓ *Access to the New Currency Club business-owner community*
- ✓ *Fast-track guidance so you're not guessing for hours*
- ✓ *Tax deductible for eligible businesses*

Investment: \$599

BUILD THE SYSTEM PROPERLY.



BIZ POINTS HACK

SO, BALI OR NOT?

Because now you're probably thinking about all the money that's already left your business with nothing attached to it.

No points.
No perks.
No rewards.
No useful value coming back.
Just paid. Gone. Forgotten.
And yeah, that should annoy you.

It's about finally asking:
"What could I have been getting back from the money I was already spending?"

That's what Biz Points Hack helps you sort out.

Start with the free guide.
Follow the pages.
Watch the videos Socials

And when you're ready, we'll build the system properly.

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