AMEX SHOP SMALL GRANTS PROGRAM

Program Guidelines

1. Program Overview

Small businesses are the backbone of Australia's local economies and communities. They create jobs, provide essential goods and services and contribute to the character, identity and vibrancy of the places where Australians live, work and connect.

From neighbourhood cafes and family-owned retailers to local service providers, makers and creative enterprises, small businesses play a vital role in driving economic activity, fostering community connections and creating thriving main streets across metropolitan, regional and rural Australia.

The **Amex Shop Small Grants program** celebrates and supports this important contribution. Administered by Mainstreet Australia and supported by American Express, the program will provide up to AUD $2 million in grants. The program is designed to help independently owned Australian small businesses by supporting projects that help them grow, innovate and support their local communities.

The program was launched with an initial $1 million contribution to provide $20,000 grants to 50 small business owners across Australia. Plus, every time an Amex Card Member makes an eligible transaction at participating Shop Small businesses during 1-7 August 2026, Amex will contribute an additional $1 to the program, up to $1 million, providing up to 50 additional grants of $20,000 each.*

The program reflects a shared commitment from American Express and Mainstreet Australia to support the small businesses that help local economies prosper, unite communities, and make main streets and town centres unique, welcoming and vibrant. Small businesses across all Australian states and territories, including metropolitan, regional and rural communities, are eligible to apply for one of up to 100 grants of AUD$20,000 each.

Grant applications are **open from 27 July 2026 and close at 11.59pm (AEST) on 6 September 2026**. The application assessment and grant awarding process will be undertaken from September – October 2026; project delivery must be completed from November 2026 – April 2027.

** From 1–7 August 2026, every time an eligible American Express Card is used for an eligible transaction at an eligible Shop Small Business in Australia, American Express will contribute an additional $1 to the Amex Shop Small Grants program, up to a maximum contribution amount of $1 million. Eligible transactions are used only to determine the amount of American Express's contribution. No portion of any purchase price is donated, and Card Members do not make any donation or other contribution to Mainstreet Australia Inc through their transactions. Excludes transactions made using American Express debit cards and prepaid gift cards. Mainstreet Australia administers the Amex Shop Small Grants program. The contribution will support up to 50 additional grants under the Amex Shop Small Grants program. The final number of additional grants awarded will depend on the total contribution generated through eligible transactions during the promotion period. In the event that the eligible transactions do not result in sufficient funding for 50 additional grants of AUD$20,000, American Express may award less than 50 additional grants, however, we will ensure that each additional grant awarded will be valued at AUD$20,000.*

2. Program Objectives

The Amex Shop Small Grants program aims to support independently owned small businesses to invest in projects that help them grow, innovate and support their local communities.

The program has two primary objectives:

1. Business Growth and/or Innovation

This includes helping businesses invest in new ideas, products, services, technology, equipment, accessibility improvements, marketing initiatives and customer-focused enhancements that improve competitiveness, increase visitation, build resilience and support future growth.

Projects should demonstrate how the funding will help create positive and measurable outcomes for the business, including increased productivity, improved customer engagement, expanded market opportunities or enhanced business performance.

2. Community Impact

The purpose of this grant is to help small businesses grow, and innovate while supporting local communities. Applicants with established community engagement efforts may use grant funds solely for business growth and innovation. Applicants without existing community-focused programs must dedicate a portion of the grant funds to a community benefit initiative, in addition to proposed growth and innovation activities, to support projects that contribute to vibrant, connected and economically active local communities.

Small businesses play an important role in creating destinations, activating main streets and fostering social connection. The program encourages projects that enhance the local customer experience, increase community participation, contribute to local identity, support local events or create broader economic and social benefits within the community.

Projects should demonstrate how the proposed activity will support local communities and deliver positive outcomes beyond the individual business.

3. Available Grant Funding

- Total grant funding: up to AUD $2,000,000
- Maximum amount an organisation can receive: AUD $20,000 inclusive of any applicable GST.
- Total number of grants: up to 100
- Payment structure: 100% paid on execution of the Grant Agreement and receipt of the onboarding requirements (see 9.2 for further details)

4. Eligible Applicants

To be eligible to apply for the Amex Shop Small Grants program, applicants must meet the following criteria:

- Be 18 years of age or older
- Hold a valid and active Australian Business Number (ABN)
- Be a for-profit and independently owned and operated small business
- Operate from a permanent physical premises available to customers, which must be:

- Located in Australia (New South Wales, Victoria, Queensland, Western Australia, South Australia, Tasmania, Northern Territory, or Australian Capital Territory**)**
- A permanent structure

- Have commenced trading on or before 1 January 2025. The start date refers to the date that the business first was in operation providing goods or services and had the potential to generate income
- Have no more than 20 Full-Time Equivalent (FTE) employees
- Hold all licences and approvals required to legally operate

In addition, applicants must:

- Have a proposed project and demonstrate capacity to deliver the proposed project
- Be compliant with all relevant local, state and federal laws and regulations
- Be able to enter into a Grant Agreement and provide a financial report showing how the funding was spent
- Be able to complete the project between November 2026 – April 2027
- Hold, or be able to obtain, appropriate public liability insurance for the project (where relevant)

5. Ineligible Applicants

The Amex Shop Small Grants program will not fund applications from:

- Individuals or unincorporated entities without an ABN
- Franchise businesses
- On-line only businesses and home-based businesses
- Pop-ups and market stall operators
- Not-for-profits, Government departments, agencies or statutory authorities
- Political organisations or activities with a political purpose
- Gambling-related businesses or activities
- Organisations under insolvency, liquidation or administration
- Employees, officers, and directors of Mainstreet Australia (“Program Administrator”) and American Express Company (“American Express”) and any subsidiaries or affiliated entities, and members of their immediate family (spouse and parent, children and siblings and their respective spouses, regardless of where they reside) and persons

living in the same household, whether or not related, of such employees, are not eligible to participate

6. Eligible Project Types & Expenditure

Eligible projects include:

- Shopfront improvements, business fittings
- Accessibility upgrades
- Digital strategy development, including technology upgrades
- Equipment purchases
- On-line and e-commerce platforms
- Digital marketing & promotion initiatives
- Business diversification projects
- Product development / Research & Development
- Supporting community activities, events or local causes
- Contributing to the vitality and attractiveness of a local centre or main street

Eligible Expenditures include:

- Equipment, technology, professional services, fit-out works, accessibility improvements, sustainability projects, furniture, lighting, security cameras, marketing, project-related contractor costs, community events, workshops, and wayfinding

Ineligible expenditures:

- Projects that have already commenced or been completed prior to written approval and execution of a Grant Agreement.
- Core operating or day-to-day business costs, including but not limited to:
    - General staff wages or salaries (except where directly attributable to project-specific delivery and clearly justified)
    - Rent, utilities, insurance, rates or ongoing overheads
    - General stock purchases or inventory
- Purchase of land or buildings.
- Activities that exclude, denigrate or discriminate against any part of the community.

- Debt repayment, retrospective expenditure, political activities and unrelated operational costs.

Only costs directly required to deliver the approved project during the approved project period are eligible.

7. Assessment Criteria

Eligible applications will be assessed against the following criteria:

Business Impact

Applications will be assessed on the extent to which the proposed project is expected to deliver positive outcomes for the business. This may include business growth, increased visitation, improved customer experience, enhanced productivity, increased resilience, new revenue opportunities, innovation, expanded market reach, or improved competitiveness. Applicants should clearly demonstrate the need for the project and the benefits it is expected to generate for the business.

Community Impact

Applications will be assessed on the extent to which the project contributes to the local community and enhances the vitality of the surrounding area. This may include creating more welcoming and accessible spaces, increasing community participation and engagement, supporting local events and activities, enhancing the attractiveness and vitality of local main streets, strengthening community connection and wellbeing, and providing free needed resources or services for the benefit of the community. Please see the FAQs for more details on what “Community Impact” means for this program.

Project Quality and Feasibility

Applications will be assessed on the quality, clarity and feasibility of the proposed project. This includes the project’s objectives, implementation approach, budget, timeline, value for money and the applicant’s capacity to successfully deliver the project within the proposed timeframe.

Alignment with Program Objectives

Applications will be assessed on how strongly the proposed project aligns with the objectives of the Amex Shop Small Grants program, including supporting business growth, innovation and local communities.

8. Key Dates & Application Process

- Applications will be submitted and managed online via SmartyGrants
- Applications open: 27 July 2026
- Applications close: 11:59pm (AEST), 6 September 2026
- **Changes to Key Dates:** Mainstreet Australia and American Express reserve the right to vary any key dates in relation to the Program, including extending the application closing date, where reasonably necessary for the administration of the Program or to support appropriate geographic or sector representation. Any such changes will be communicated via the Program website.
- Late applications will not be accepted
- Assessment and awarding timeline:
  - Assessment period: September – October 2026
  - Recipients notified: October - November 2026
  - Grant Agreements executed: October - November 2026
  - Payment issued: October - November 2026
- Project delivery and reporting:
  - Project delivery period: November 2026 - April 2027
  - Project expenditure report due: June 2027
  - Final report due: September 2027

9. Terms & Conditions

By submitting an application, applicants acknowledge and agree to the following Terms and Conditions:

1. Grant Agreement. Successful applicants must enter into a Grant Agreement with Mainstreet Australia (as Program Administrator) prior to any funds being released.

2. Payments. 100% of the grant will be paid following execution of the Grant Agreement and receipt of the required onboarding documentation as follows:

- Completion of information form confirming project and contact details
- Bank details form including bank account name, BSB and account number
- Media and publicity consent including permission to announce recipients and confirm consent or decline to participate in case studies and media activities
- Completion of final Budget Template
- Privacy consent for Mainstreet Australia to collect and share information with American Express

3. Use of Funds. Grant funds must be used solely for the purpose approved in the Grant Agreement. Any proposed changes to the project scope or budget must be approved in writing by Mainstreet Australia prior to implementation.

4. Expenditure Timing. Grant funds cannot be used for goods, services or activities purchased or undertaken prior to the applicant being notified of success and execution of the Grant Agreement.

5. Compliance, Permits & Insurance. Grant recipients are responsible for obtaining all required permits, approvals and licences, and for holding appropriate public liability insurance relevant to their project.

6. Final Reporting. Grant recipients must submit an Expenditure Report via SmartyGrants by mid-June 2027, including:

- Financial reconciliation against the approved budget
- Copies of receipts or tax invoices

Final Report by September 2027 via SmartyGrants, including: impact and outcome reporting on growth, innovation, and support for your local community as specified in the guidelines.

7. Shortfalls. Mainstreet Australia and American Express will not be responsible for any project cost overruns or budget shortfalls.

8. Promotion & Case Studies. Successful applicants may be asked to participate in program storytelling, and will be required to consent to use of their project information, images, quotes and case study material for reporting, media and advocacy purposes by executing the Grant Agreement.

9. Public Disclosure. The names of successful applicants, project titles and funding amounts will be made publicly available through Amex and Mainstreet Australia communications.

10. Assessment & Decisions. All applications are assessed competitively. Funding decisions are final.

11. Right to Vary or Cancel. American Express and Mainstreet Australia reserve the right to vary, suspend or terminate funding where terms are breached or where project delivery is no longer viable.

12. Grants: AUD $20,000 inclusive of any applicable GST. Any and all federal, state and local taxes are the sole responsibility of the grant recipient. Grant recipients may not substitute, assign, or transfer a grant. All terms and conditions and details of the grant are at the Program Administrator ’s sole discretion. Limit of one (1) $20,000 Program grant per eligible small business.

If you require further information or have any questions in relation to the Amex Shop Small Grants program, please email amexshopsmallgrants@mainstreetaustralia.org.au.

13. Data Collection and Use: Personal information will be handled in accordance with applicable privacy laws and the Mainstreet Australia privacy policy. Applicants should not provide sensitive information unless specifically requested. By submitting an application, each applicant consents to the Program Administrator’s processing of personal information provided by the applicant in connection with their application and the Program in order to facilitate the administration of the Grant Program including sharing such information with assessment panel members for the purpose of evaluating applications under the Program. The Program Administrator may also share personal information provided by applicants in connection with their application and the Program with American Express to facilitate the administration of the

Program, to contact applicants and grant recipients, facilitating media and public communications, as required by applicable law, or for any other purpose notified to the applicant at or before the time of collection or otherwise permitted by applicable law. All applicants grant permission to the Program Administrator and American Express, their respective affiliates, and each of their respective officers, directors, employees, agents, or representatives to use de-identified and aggregated data pertaining to location, industry, and other application information (except for anything that would be identifying to the applicant) to prepare and distribute public-facing impact reports.

By submitting an application, applicants acknowledge and agree that, if successful, their business name, business location, project name, project description and funding amount may be published by Mainstreet Australia and American Express, including on websites and in program-related communications. This information may also be used for case studies and broader program promotion.

Applicants should refer to the Program application form and related collection notice for further information on how their personal information will be collected, used and disclosed.

PROGRAM ADMINISTRATOR: Mainstreet Australia Inc, PO Box 731 North Melbourne Victoria 3051 Australia