

QBE and Virgin Australia Business Flyer Referral Arrangement

Terms & Conditions

QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) ("**QBE**") has appointed Velocity Frequent Flyer Pty Ltd ("**Velocity**") as a referrer for the QBE Small Business Insurance product issued by QBE. Velocity is not the issuer or arranger of the QBE Small Business Insurance product. Velocity is not authorised to and does not provide any financial services or advice in relation to insurance products issued by QBE. QBE pays Velocity for any Velocity Points earned as part of the QBE Velocity Launch Offers. Any advice provided on QBE controlled and owned websites is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. To decide if the relevant insurance product is right for you, please read the relevant policy wording found at <https://www.qbe.com/au/policy-documents>

Eligibility Criteria for the QBE Virgin Australia Business Flyer Launch Offers

1. The QBE Virgin Australia Business Flyer Launch Offer (defined below) is available to members of the Virgin Australia Business Flyer program purchasing the Eligible Insurance Product (defined below) ("**Eligible Customer**").
2. Eligible Customers must be a Virgin Australia Business Flyer Member prior to signing-up to an Eligible Insurance Product.
3. Eligible Customers must meet the following criteria to receive Velocity Points (the "**Eligibility Criteria**"):
 - a. hold a current Virgin Australia Business Flyer membership at the time of purchasing the Eligible Insurance Product and provide their Velocity membership number at the time of purchasing an Eligible Insurance Product;
 - b. the Virgin Australia Business Flyer Member must enter into an insurance policy with QBE for an Eligible Insurance Product (whether a new insurance policy or a first renewal of an existing insurance policy for an Eligible Insurance Product);
 - c. for the Acquisition Sign-Up Velocity Points offer, the Member must hold the Eligible Insurance Product for at least 90 days after the start date of the policy and make at least 1 premium payment in full under that insurance policy for the Eligible Insurance Product;
 - d. for the 12 Month Anniversary Bonus Velocity Points offer, the Virgin Australia Business Flyer Member must renew the policy and continue to hold the relevant Eligible Insurance Product for a period of at least 90 days from the renewal date and have made a renewal payment. The Virgin Australia Business Flyer Member will only be entitled to earn the 12 Month Anniversary Bonus Velocity Points once for an insurance policy for the relevant Eligible Insurance Product.
 - e. Eligible Customers must sign up to an Eligible Insurance Product through the dedicated Virgin Australia Business Flyer Portal on the QBE website at <https://www.qbe.com/au/velocity>; and
 - f. in order to receive Velocity Points for the QBE Launch Offers, the Eligible Customer's Virgin Australia Business Flyer membership and Eligible Insurance Products must be active at the date Velocity Points are to be allocated.
4. Virgin Australia Business Flyer Member account updates: If a customer changes their Virgin Australia Business Flyer membership number after purchasing an Eligible Insurance Product, QBE is unable to amend the

membership number on the existing policy. To be eligible for Velocity Points, the customer will need to cancel the current Eligible Insurance Product and take out a new policy, providing the updated membership number at the time of purchase. The applicable Points offer will be determined by the purchase date of the new policy. Neither QBE nor Virgin Australia Business Flyer is responsible for any failure to award Velocity Points due to incorrect or outdated Virgin Australia Business Flyer membership information. Velocity Points will only be awarded to the Virgin Australia Business Flyer membership number provided at the time of purchase unless updated by the customer in accordance with this clause.

5. This QBE Virgin Australia Business Flyer Launch Offer is available for policies with a start date from 12.01am AEDT 19 November 2025 to 5.00pm AEST 30 June 2026, unless extended, varied or removed by QBE or Velocity prior to this date (“**Launch Offer Period**”).

Eligible Insurance Products

6. The following is the Eligible Insurance Product:
 - a. QBE Small Business Insurance
7. Policy wording can be found at: <https://www.qbe.com/au/policy-documents>

QBE Virgin Australia Business Flyer Launch Offers

8. Eligible Customers who meet the Eligibility Criteria (defined above) will receive the Acquisition Sign-Up Velocity Points described in the “QBE Virgin Australia Business Flyer Launch Offer Points Table” below.
9. Eligible Customers who meet the Eligibility Criteria (defined above) will receive the 12 Month Anniversary Bonus Velocity Points described “QBE Virgin Australia Business Flyer Launch Offer Points Table” below.

QBE Virgin Australia Business Flyer Launch Offer Points Table (for the Launch Offer Period (for policies with a start date from) – 12.01AM AEDT 19 November 2025 to 5.00pm AEST 30 June 2026):

Eligible Insurance Product	Velocity Points
Acquisition Sign-Up Velocity Points offer	
QBE Small Business Insurance	15,000
12 Month Anniversary Bonus Velocity Points offer	
QBE Small Business Insurance	5,000

10. QBE or Velocity may vary or remove the QBE Virgin Australia Business Flyer Launch Offers at any time during the Offer Period. In such circumstances, Eligible Customers who purchased an Eligible Insurance Product during the Launch Offer Period prior to the variation or removal of the QBE Virgin Australia Business Flyer Launch Offers will receive their 12 Month Anniversary Bonus Velocity Points provided that all Eligibility Criteria and terms and conditions are met.
11. The Acquisition Sign-Up Velocity Points and the 12 Month Anniversary Bonus Velocity Points will be allocated within 5 days once the Eligibility Criteria are met.
12. Eligible Customers are responsible for seeking independent tax advice relating to Points earned, the use of

Points and other benefits and otherwise.

13. The QBE Virgin Australia Business Flyer Launch Offers are not available with any other offer.

General

14. Your Virgin Australia Business Flyer membership is governed by a separate agreement between you and Virgin Australia, including but not limited to the [Virgin Australia Business Flyer Terms and Conditions](#) and [Velocity Membership Terms and Conditions](#).
15. QBE does not provide and is not responsible for the Virgin Australia Business Flyer program. Customer inquiries relating to any Virgin Australia Business Flyer program service should be directed to Virgin Australia Business Flyer.
16. QBE and Velocity reserve the right to revoke or prevent the allocation of any Velocity Points if either party reasonably suspects a breach of these Terms and Conditions, the Velocity Membership Terms and Conditions, or if either party reasonably suspects that Velocity Points have been obtained as a result of fraudulent or otherwise unlawful actions.

Privacy

17. You can read about how QBE handles your personal information in QBE's privacy policy available at <https://www.qbe.com/au/about/governance/privacy-policy>.
18. You can read about how Virgin Australia Business Flyer and Velocity handle your personal information in the privacy policy available at [Privacy policy | Virgin Australia](#).