

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 Points 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 Points Offers

1. The QBE Virgin Australia Business Flyer Points 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 Products and provide their membership number (i.e. the Virgin Australia Business Flyer member's ABN/ACN) 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 (as defined at item 8 below), the Member must hold the Eligible Insurance Product for at least 90 days and make at least 1 premium payment in full under that insurance policy for the Eligible Insurance Product;
 - d. Velocity Points may only be earned once per risk per Eligible Insurance Product. A risk that has previously been insured under an Eligible Insurance Product and for which Velocity Points have been awarded (whether to the same Velocity Member or any other person) is not eligible to earn Velocity Points again, regardless of whether the policy is cancelled, expires, is replaced, or a new policy is later taken out in respect of the same risk; for the 12 Month Anniversary Bonus Velocity Points offer (as defined at item 8 below), 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. A Velocity Member may only earn Velocity Points on a maximum of five (5) Eligible Insurance Products under a single Velocity membership number. This limit applies in aggregate across all Eligible Insurance Products (including QBE Home Insurance, QBE Contents Insurance, QBE Landlord Insurance, QBE

Comprehensive Car Insurance, QBE Third Party Property Damage Car Insurance and QBE Small Business Insurance policies). Any policies held above this limit will not be eligible to earn Velocity Points.

- f. 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
 - g. in order to receive Velocity Points for the QBE Points 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 Points Offer is available for policies with a start date from 9.00am AEST 1 September 2026 to 8.59am AEDT 1 December 2026, unless extended, varied or removed by QBE or Velocity prior to this date ("**Points 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 Points Offers

8. Eligible Customers who meet the Eligibility Criteria (defined above) will receive the Acquisition Sign-up Velocity Points described in the "Velocity Points Table" below.
9. Eligible Customers who meet the Eligibility Criteria (defined above) will receive the 12 Month Anniversary Bonus Velocity Points described below.

QBE Virgin Australia Business Flyer Points Offer Points Table (for the Offer Period (for policies with a start date from) 9.00am AEST 1 September 2026 to 8.59am AEDT 1 December 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	

10. QBE or Velocity may vary or remove the QBE Virgin Australia Business Flyer Points Offers at any time during the Offer Period. In such circumstances, Eligible Customers who purchased an Eligible Insurance Product during the Points Offer Period prior to the variation or removal of the QBE Virgin Australia Business Flyer Points 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 Points 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](#).