

QBE and Velocity 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 home and car insurance products issued by QBE. Velocity is not the issuer or arranger of any home or car 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 Product Disclosure Statement (PDS) and Target Market Determination (TMD) found at <https://www.qbe.com/au/policy-documents>

Eligibility Criteria for the QBE Velocity Launch Offers

1. The QBE Velocity Launch Offer (defined below) is available to members of the Velocity Frequent Flyer program ("**Velocity Members**") purchasing any of the Eligible QBE Insurance Products (defined below) ("**Eligible Customer**").
2. Eligible Customers must be a Velocity 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 Velocity 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 Velocity 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 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 Velocity 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 Velocity 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 (unless they take out another insurance policy for a different risk for a relevant Eligible Insurance Product for which they earn Acquisition Sign-Up Velocity Points again)
 - e. Eligible Customers must sign up to an Eligible Insurance Product through the dedicated Velocity 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 Velocity membership and Eligible Insurance Products must be active at the date Velocity Points are to be allocated.
4. Velocity Member account updates: If a customer changes their Velocity membership number after purchasing an Eligible Insurance Product, it is the customer's responsibility to notify QBE and provide the updated membership number. Neither QBE nor Velocity is responsible for any failure to award Velocity Points due to incorrect or outdated Velocity membership information. Velocity Points will only be awarded to the Velocity membership number provided at the time of purchase unless updated by the customer in accordance with this

clause.

5. This QBE Velocity Launch Offer is available until 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 are the Eligible Insurance Products:
 - a. QBE Home Insurance
 - b. QBE Contents Insurance
 - c. QBE Landlord Insurance
 - d. QBE Comprehensive Car Insurance
 - e. QBE Third Party Property Damage Car Insurance
7. Product Disclosure Statements and Target Market Determinations can be found at:
<https://www.qbe.com/au/policy-documents>

QBE Velocity Launch Offers

8. Eligible Customers who meet the Eligibility Criteria (defined above) will receive the Acquisition Sign-Up Velocity Points described in the "QBE Velocity 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 in the "QBE Velocity Launch Offer Points Table" below.

QBE Velocity Launch Offer Points Table (for the Launch Offer Period – 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 Home Insurance	30,000
QBE Landlord Insurance	30,000
QBE Contents Insurance	30,000
QBE Comprehensive Car Insurance	30,000
QBE Third Party Property Damage Car Insurance	15,000
12 Month Anniversary Bonus Velocity Points offer	
QBE Home Insurance	10,000
QBE Landlord Insurance	10,000

QBE Contents Insurance	10,000
QBE Comprehensive Car Insurance	10,000
QBE Third Party Property Damage Car Insurance	5,000

10. QBE or Velocity may vary or remove the QBE Velocity Launch Offers at any time during the Launch 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 Velocity 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. The QBE Velocity Launch Offers are not available with any other offer.

General

13. Your Velocity membership is governed by a separate agreement between you and Velocity, including but not limited to Velocity's membership [Terms & Conditions](#).
14. QBE does not provide and is not responsible for the Velocity program. Customer inquiries relating to any Velocity program service should be directed to Velocity. Velocity provides a help and support page available at <https://www.velocityfrequentflyer.com/member-support>.
15. 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

16. 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>.
17. You can read about how Velocity handles your personal information in Velocity's privacy policy available at <https://www.velocityfrequentflyer.com/member-support/privacy>.