

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 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 Product Disclosure Statement (PDS) and Target Market Determination (TMD) found at <https://www.qbe.com/au/policy-documents>

Eligibility Criteria for the QBE Velocity Points Offers

1. The QBE Velocity Points 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 following criteria to receive [Velocity Points](#) (the "**Eligibility Criteria**"):
 - a. hold current Velocity membership at the time of purchasing the Eligible Insurance Products 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 (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 9 below), 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); 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>;
 - 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. in order to receive Velocity Points for the QBE Points 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 Points Offer is available from 17.01pm AEST 31 August 2026 to 17.00pm AEDT 30 November 2026, unless extended, varied or removed by QBE or Velocity prior to this date ("**Points Offer Period**").

Eligibility Criteria for the QBE Velocity Points Offers

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 Determination's can be found at:
<https://www.qbe.com/au/policy-documents>

QBE Velocity 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 Velocity Points Offer Points Table (for the Points Offer Period – 17.01pm AEST 31 August 2026 to 17.00pm AEDT 30 November 2026):

Eligible Insurance Product	Velocity Points
Acquisition Sign-up Velocity Points offer	
QBE Home Insurance – Combined Buildings & Contents	30,000
QBE Home Insurance – Buildings cover only	30,000

QBE Home Insurance – Contents cover only	15,000
QBE Landlord Insurance – Combined Buildings & Contents	30,000
QBE Landlord Insurance – Buildings cover only	30,000
QBE Landlord Insurance – Contents cover only	15,000
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 – Combined Buildings & Contents	10,000
QBE Home Insurance – Buildings cover only	10,000
QBE Home Insurance – Contents cover only	5,000
QBE Landlord Insurance – Combined Buildings & Contents	10,000
QBE Landlord Insurance – Buildings cover only	10,000
QBE Landlord Insurance – Contents cover only	5,000
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 Points Offers at any time during the Points Offer Period. In such circumstances, Eligible Customers who purchased an Eligible Insurance Products during the Points Offer Period prior to the variation or removal of the QBE Velocity 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. The QBE Velocity Points 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>.