

Everyday Plus Account Velocity Rewards Program

Terms and Conditions.

April 2026

Terms and Conditions.

1. Important

- 1.1 Please read these Terms and Conditions carefully. They set out the circumstances in which your Velocity Points will accrue, be credited to your Velocity Frequent Flyer Membership Account or be cancelled. These Terms and Conditions must be read together with the BOQ Specialist Everyday Plus Account Terms and Conditions. If there is any inconsistency between these Terms and Conditions and the BOQ Specialist Everyday Plus Account Terms and Conditions, the BOQ Specialist Everyday Plus Account Terms and Conditions will prevail.
- 1.2 The BOQ Specialist Everyday Plus Account Velocity Rewards Program that is described in these Terms and Conditions applies only to Account holders that hold a BOQ Specialist Everyday Plus Account.
- 1.3 To earn Velocity Points in the BOQ Specialist Everyday Plus Account Velocity Rewards Program, you must be a member of the Velocity Frequent Flyer Program and have supplied to BOQ Specialist your valid Velocity Frequent Flyer Membership Number. See section 4.1 for more information. You cannot supply a Velocity Frequent Flyer Program membership number of any other third party. You will only be credited with Velocity Points you have earned after you have advised us of your Velocity Frequent Flyer Membership Number. Velocity Points cannot be credited to your Velocity Frequent Flyer Membership Account unless you provide us with your Velocity Frequent Flyer Membership Number.

2. General

- 2.1 These Terms and Conditions govern your participation in the BOQ Specialist Everyday Plus Account Velocity Rewards Program.
- 2.2 The depositing of funds into your Everyday Plus Account will be taken to signify your understanding and acceptance of these Terms and Conditions.
- 2.3 Words that are capitalised in these Terms and Conditions are defined in section 3 of this Terms and Conditions document.

3. Definitions

- **BOQ Specialist** means BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616.
- **BOQ Specialist Everyday Plus Account Velocity Rewards Program** means the rewards program that is administered by BOQ Specialist in partnership with Velocity and is described in these Terms and Conditions.
- **Calendar Month** means each month or part thereof where you accrue Velocity Points in accordance with these Terms and Conditions.
- **Everyday Plus Account** means the points earning transactional deposit account held with BOQ Specialist.
- **Monthly Rewards Balance** means the total number of Velocity Points that you have earned during a Calendar Month.
- **Terms and Conditions** means this document and includes any other version of this document that replaces an earlier version.
- **Velocity** means Velocity Airways Limited ABN 16 009 661 901 (or such other company that operates the Velocity Frequent Flyer Program from time to time).
- **Velocity Frequent Flyer Membership Account** means the Velocity Frequent Flyer Membership Account of the account holder.
- **Velocity Frequent Flyer Membership Number** means the Velocity Frequent Flyer Program Membership Number assigned by Velocity to the account holder.
- **Velocity Frequent Flyer Program** means the loyalty frequent flyer program of that name that is operated by Velocity.
- **Velocity Frequent Flyer Terms and Conditions** means the terms and conditions entered into between Velocity and a member that wishes to participate in the Velocity Frequent Flyer Program (as amended or substituted from time to time by Velocity). For details visit www.velocityfrequentflyer.com/membersupport/terms-conditions.
- **Velocity Points** means reward points in the Velocity Frequent Flyer Program.
- **Virgin Australia Conditions of Carriage** means the terms called Virgin Australia Conditions of Carriage.

4. Velocity Frequent Flyer Program

4.1 To be credited with Velocity Points earned through the BOQ Specialist Everyday Plus Account Velocity Rewards Program, you (as the account holder) must be a member of the Velocity Frequent Flyer Program and have supplied to BOQ Specialist your valid Velocity Frequent Flyer Membership Number. The name on your Velocity Frequent Flyer Membership Account and your Everyday Plus Account must be identical for us to credit Velocity Points earned to your Velocity Frequent Flyer Membership Account. The Velocity Frequent Flyer Program is available only to individuals.

Membership of the Velocity Frequent Flyer Program and Velocity Points are subject to the Terms and Conditions of the Velocity Frequent Flyer Program. For your complimentary membership, please visit [join. velocityfrequentflyer.com](https://www.velocityfrequentflyer.com).

4.2 Velocity Points earned through the BOQ Specialist Everyday Plus Account Velocity Rewards Program are offered in accordance with these Terms and Conditions and do not constitute your property. Velocity Points you accrue have no cash or monetary value. You cannot transfer your Velocity Points to any other person or entity.

4.3 Any air travel undertaken as a result of participation in the Velocity Frequent Flyer Program is subject to the Terms and Conditions of the Velocity Frequent Flyer Program and the Velocity Conditions of Carriage as amended from time to time. For details visit www.virginaustralia.com/au/en/about-us/legal-policies/conditions-of-carriage.

4.4 You acknowledge and authorise BOQ Specialist and Velocity to exchange your personal information (including your name, address, email address, date of birth and Velocity Frequent Flyer Program membership details). You acknowledge that the exchange of this information is necessary and will be limited to the extent required to ensure that you can earn Velocity Points under and subject to these Terms and Conditions and the Velocity Frequent Flyer Program Terms and Conditions (available at www.velocityfrequentflyer.com/membersupport/terms-conditions) and that you can be provided with the benefits of the Velocity Frequent Flyer Program including information on it and available rewards.

5. How Velocity Points are transferred to your Velocity Frequent Flyer Membership Account

5.1 If the account holder/s supplies to BOQ Specialist his/her Velocity Frequent Flyer Membership Number, at the end of each Calendar Month, BOQ Specialist will calculate your Monthly Rewards Balance. BOQ Specialist will then arrange for your Monthly Rewards Balance to be sent to Velocity and the Velocity Points earned will be credited to your Velocity Frequent Flyer Membership Account. This may take up to approximately 21 days.

5.2 Velocity Points that you have accrued during a Calendar Month will be automatically transferred to your Velocity Frequent Flyer Membership Account in accordance with these Terms and Conditions.

5.3 Subject to section 5.1, once your Velocity Points are successfully transferred to your Velocity Frequent Flyer Membership Account, the Velocity Points are governed by the Velocity Frequent Flyer Terms and Conditions.

5.4 If you have a query in relation to Velocity Points (earned through the BOQ Specialist Everyday Plus Account Velocity Rewards Program) either not showing up on your Monthly Rewards Balance or not being credited to your Velocity Frequent Flyer Membership Account, please contact us on 1300 160 160.

5.5 Any questions or queries in relation to the Velocity Frequent Flyer Program generally, must be referred to Velocity.

6. Tracking your Velocity Points

You will be able to track the number of Velocity Points you earn by referring to your Everyday Plus Account statement or by logging on to www.velocityfrequentflyer.com and following the instructions for Velocity Frequent Flyer Program member log in.

7. Liability

BOQ Specialist does not warrant the performance by Velocity of the Velocity Frequent Flyer Program Terms and Conditions or the provision of any benefits which may be available under that program. All travel undertaken by you as a member of the Velocity Frequent Flyer Program will be at your own risk. Velocity Frequent Flyer Program members are liable for any taxation implications relating to their participation in the Velocity Frequent Flyer Program.

It is recommended that you consult a taxation adviser in relation to any taxation implications related to membership of the Velocity Frequent Flyer Program.

Client service centre.

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