



Virgin Australia Velocity High Flyer Card Bonus Status Credits Benefit Terms & Conditions

May 2024

General

1. This benefit is a Special Feature that allows an opportunity for the primary cardholder of a Virgin Australia Velocity High Flyer Credit Card to earn Bonus Status Credits on Eligible Virgin Australia flights (**Benefit**).
2. References to '**we**' and '**us**' means Virgin Money (Australia) Pty Ltd ABN 75 103 478 897 (**Virgin Money**) and National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 (NAB). These are our Terms and Conditions.
3. References to '**Virgin Australia**' means Virgin Australia Airlines Pty Ltd ACN 090 670 965.
4. Unless otherwise defined herein, any capitalised terms has the meaning given to it in the [Credit Card Terms and Conditions and Other Important Information \(**Credit Card Terms and Conditions**\)](#) and [Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions](#).
5. To receive Bonus Status Credits you must supply your Velocity Membership Account Information to enable Bonus Status Credits earned using your Account to be allocated to your Velocity Account. You may provide your Velocity Membership Account Information to us at the time of application for an Account or where you already have an Account, you can provide it to us by calling 13 37 39 or by updating your details on Virgin Money Online. Please ensure you provide accurate information to us otherwise Bonus Status Credits will not be allocated to your Velocity Account. Status Credit earn and benefits are subject to the [Velocity Membership Terms and Conditions](#).

Meaning of words

You and **your** means the primary cardholder of a Virgin Australia Velocity High Flyer Credit Card with a Velocity Program membership that is held in the same name as the credit card account ("Account").

Velocity Program means the Velocity Frequent Flyer Program operated and provided by Velocity Rewards Pty Ltd ACN 116 089 448.

Status Credits are a member benefit that you can earn when you buy products or services from selected partners that are eligible to earn Status Credits (primarily from Virgin Australia and selected airline partners) under your Velocity Program membership. Status Credits are only used to determine your status level and your eligibility for certain member benefits under your membership with the Velocity Program and are not Velocity Points. For further information on Status Credits please visit the Velocity Membership Terms and Conditions (<https://experience.velocityfrequentflyer.com/member-support/terms-conditions>).

Bonus Status Credits means additional Status Credits equal to 20% of the relevant base Status Credits earned on an Eligible Virgin Australia Flight.

How you can earn Bonus Status Credits under this Benefit

6. You are eligible to earn Bonus Status Credits, if you purchase and fly on an Eligible Virgin Australia Flight being:
 - a. a flight purchased using your Virgin Australia High Flyer Card directly with Virgin Australia (via the Virgin Australia website, Virgin Australia Call Centre or Virgin Australia App);
 - b. the Virgin Australia flight is eligible to earn Status Credits;
 - c. your Velocity membership number was provided against the booking at the time of purchase or before your date of travel; and
 - d. at the time of booking, purchasing and taking the flight, your Account must be open and in good standing in accordance with clause 3.4 and 3.5 of the Rewards Program for High Flyer and Flyer Cardholders Terms

& Conditions, not in default, and you must have a Velocity Program membership that is not closed or suspended.

7. The Bonus Status Credits you earn are equal to 20% of the relevant base Status Credits earned for the Eligible Virgin Australia Flight subject to the maximum amount of Bonus Status Credits you can earn as set out in paragraph 8 below. Bonus Status Credits are calculated and awarded on the total base Status Credits earned within a calendar month. If the Bonus Status Credits calculated do not result in a whole value, the Status Credits awarded will be rounded up to the nearest whole Status Credit value if greater than 0.5. Otherwise, it will be rounded down to the nearest whole Status Credit value.
8. The maximum that can be earned is 100 Bonus Status Credits per year, commencing on the anniversary of the date of approval of your Virgin Australia Velocity High Flyer Credit Card Account. If you have elected to Family Pool Status Credits as part of your Velocity membership, the limit of 100 Bonus Status Credits will apply to the relevant Velocity Account and not the beneficiary nominated in the Family Pool. Any Family Pool Status Credits are subject to Velocity Frequent Flyer's [Family Pooling Terms and Conditions](#).

When you will be allocated Bonus Status Credits under this Benefit

9. You will be allocated Bonus Status Credits within 60 days of the allocation of your base Status Credits to your Velocity Account.
10. We reserve the right to not make this benefit available to you, if:
 - a. You make a retrospective Status Credit claim after your date of travel, or
 - b. Any of the conditions at paragraphs [6] and [8] are not met.

Changes to this Benefit

11. We reserve the right to change, suspend, or withdraw this Benefit at any time at our discretion, acting reasonably and having regard to our legitimate business interests. We will provide at least 30 days' prior notice of changes, unless we reasonably consider the change to be non-material in nature, in which case we will notify you as soon as reasonably practicable by publishing the changes on the Virgin Money website. Changes to this Benefit will be available on the credit card section of the Virgin Money website, virginmoney.com.au. You acknowledge that the Velocity Points you earn under this Benefit will be redeemed under the Velocity Membership Terms and Conditions which may be subject to changes in accordance with those terms and conditions.

Disclaimer

12. To the extent permitted by law, any claims arising from your participation in the Velocity Program or your use of the Velocity Program, including Status Credits, are against the parties that provide these services.

Applicable Law

13. These Terms and Conditions are to be construed and enforced in accordance with the laws of Queensland, Australia. Any dispute arising from your receipt or use of the Benefit is exclusively subject to the jurisdiction of the courts of Queensland, Australia.

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Virgin Money Credit Cards ("Credit Cards"). National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB") is the credit provider and issuer of the Credit Cards. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.