

Important information about changes to your Complimentary Insurance Terms and Conditions

It is important that you read this notice carefully and retain it for your records.



Changes to the Complimentary Insurance Terms and Conditions

- Effective 15 June 2017, for Virgin Australia Velocity High Flyer Cardholders, International Travel Insurance will also be available on eligible travel booked by either redeeming Velocity Points or using a combination of the primary cardholder paying with their Virgin Australia Velocity High Flyer credit card and redeeming Velocity Points. As such, the definition of “**use of the cardholder’s Virgin High Flyer credit card account**” is deleted and replaced with the following:

Use of the cardholder’s Virgin High Flyer credit card account means that **your overseas travel ticket** was obtained prior to the commencement date of **your journey** by:

- The total cost being charged to a **primary cardholder’s Virgin High Flyer credit card account**;
- The total cost charged with the redemption of **Velocity Points** (including any taxes and airport charges) via the **primary cardholder’s Velocity Account**; or
- A combination of the cost being charged to a **primary cardholder’s Virgin High Flyer credit card account** and by the redemption of **Velocity Points** via the **primary cardholder’s Velocity Account**.

Please note that no cover is provided under the International Travel Insurance Policy when the **overseas travel tickets** have been fully or partially obtained other than as outlined above, this includes where the flights have been purchased on any additional cardholder’s card.

- Also effective 15 June 2017, the following definitions are also inserted:

Velocity Account means the Rewards Program Account to which Velocity Points earned by Eligible Transactions will be credited.

Velocity Points means the points awarded to the Members in the Rewards Program and subject to the Velocity Members’ Terms and Conditions.

in alliance with



Virgin Money (Australia) Pty Limited ABN 75 103 478 897 distributes the Virgin Money Credit Cards ("Credit Cards") as an authorised credit representative under credit representative no 369377 under an arrangement with Citigroup Pty Ltd ABN 88 004 325 080 AFSL No. 238098, Australian credit licence 238098 ("Citibank"). Citibank is the credit provider and issuer of the Credit Cards..

MCG16295_(0617)