

Variation Notice

This Variation Notice provides details of the changes to the complimentary insurances available on your Virgin Australia Velocity High Flyer Credit Card.

Effective **15 May 2026**, the changes include policy wording changes to travel delay expenses under the Virgin Money Credit Cards Complimentary Insurance Policy Information Booklet.

These changes will apply to events occurring on or after **15 May 2026**. To understand if and how it will affect your complimentary insurance cover, it is important that you read the notice carefully, and keep a copy for your records, as it contains all the changes.

Changes to Travel Delay Expenses

For the Virgin Australia Velocity High Flyer Credit Card, the Limit for International Travel Insurance in **3.2 Travel Delay Expenses** under **Part C – Benefit Limits** and **Part E – The Cover Available** will be updated to include a claim limit for every 24 consecutive hour period after 6 consecutive hours of delay.

Please see the table below setting out the changes that apply on or after 15 May 2026.

Current wording	From 15 May 2026
<p>International Travel Insurance (for persons aged under 81 years)</p> <p>Part C – Benefit Limits</p> <p>3.2 Travel Delay Expenses</p> <p>After 6 consecutive hours delay, up to \$500 per person for meals and accommodation expenses up to a maximum total limit of \$2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.</p>	<p>International Travel Insurance (for persons aged under 81 years)</p> <p>Part C – Benefit Limits</p> <p>3.2 Travel Delay Expenses</p> <p>After 6 consecutive hours delay, and for each subsequent 24 consecutive hour period thereafter, up to \$500 per person for meals and accommodation expenses up to a maximum total limit of \$2,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse.</p>
<p>International Travel Insurance (for persons aged under 81 years)</p> <p>Part E – The Cover Available</p> <p>Section 3.2 Travel Delay Expenses</p> <p>3.2.1 What we cover</p> <p>We will pay up to the amount specified in Part C – Benefit Limits – 3.2 Travel Delay Expenses at the end of the initial 6 consecutive hour period.</p>	<p>International Travel Insurance (for persons aged under 81 years)</p> <p>Part E – The Cover Available</p> <p>Section 3.2 Travel Delay Expenses</p> <p>3.2.1 What we cover</p> <p>We will pay up to the amount specified in Part C – Benefit Limits – 3.2 Travel Delay Expenses at the end of the initial 6 consecutive hour period and for each subsequent 24 consecutive hour period thereafter.</p>

What does this mean for travel?

Date of claimable event on or after 15 May 2026

For **Virgin Australia Velocity High Flyer Credit Cardholders** who meet eligibility and the claimable event is **on or after 15 May 2026**, if your travel is delayed for at least 6 consecutive hours, and then for **each additional 24 consecutive hours after that**, you can claim up to \$500 per person for meals and accommodation. The total claim is capped at \$2,000 per cardholder or spouse (dependants included in this limit).

Claims will be assessed according to the new Virgin Money Credit Cards Complimentary Insurance Policy Information Booklet dated 15 May 2026.

For full details of changes effective 15 May 2026, please read the Virgin Money Credit Cards Complimentary Insurance Policy Information Booklet dated 15 May 2026 available at virginmoney.com.au/credit-cards/forms.

If you have any questions about this document or how the changes apply to you, please contact Allianz Global Assistance on 1800 187 025 (within Australia) or by email to cardclaims@allianz-assistance.com.au.

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) has issued a Complimentary insurance group policy to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") which allows eligible NAB account holders and cardholders to claim under it as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). NAB is the credit provider and issuer of Virgin Money Australia (VMA) branded credit cards. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the Virgin Money Credit Cards Complimentary Insurance Policy Information Booklet available at virginmoney.com.au/credit-cards/forms which may be amended from time to time. For claimable events that occurred prior to 15 May 2026, please refer to the Virgin Money Credit Cards Complimentary Insurance Policy Information Booklet effective 26 November 2025. Neither NAB nor any of its related corporations guarantee this insurance.

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616, promotes and distributes the Virgin Money Australia branded 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.

Our/us/we/The Virgin Money Credit Cards Team means NAB. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.