

Variation Notice



This variation notice provides full details of the changes, as they apply to your:

1. Financial Table

2. Velocity Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions

It also includes details of the following new features:

- Complimentary Mobile Phone Insurance* will be introduced to the Virgin Australia Velocity Flyer and High Flyer Credit Cards.
- Click to Pay will be introduced.

These changes form part of, and must be read in conjunction with, your existing terms and conditions. You can find the current terms and conditions relating to your account at virginmoney.com.au/credit-cards/forms.

It is important that you read this notice carefully and keep a copy of it for your records.

When these changes are effective

Changes to your Financial Table, Velocity Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions, and the introduction of Complimentary Mobile Phone Insurance, are effective from **1 October 2026**.

Click to Pay will be introduced between **1 October and 31 October 2026**.

How to read this notice

1. Section headings and numbers as listed in this notice relate directly to the section headings and numbers in your Financial Table and the relevant terms and conditions.
2. If a section is not specifically mentioned in this notice, it remains unchanged.
3. If a section is specifically mentioned in this notice, a change is shown as “replacement words” or alongside the current words as “replacement words”.

Changes to your Financial Table from 1 October 2026

Annual Percentage Rates

The Annual Percentage Rate (APR) for Retail Purchases and Cash Advances will be increased on the Virgin Australia Velocity Flyer and High Flyer Credit Cards from **1 October 2026**:

	Replacement Words
Annual Percentage Rate (APR)	Retail Purchase APR: 21.99% p.a. Applies to Retail Purchases and where applicable, any Overdue Instalment Amount. Cash Advance APR: 21.99% p.a. Applies to Cash Advances.

Annual Fee

The Annual Fee will be increased on the Virgin Australia Velocity Flyer Credit Cards on and from **1 October 2026**:

	Replacement Words
Annual Fee	\$169, debited to your Account on the last day of the Statement Period in which first use of the Account (being when a transaction is first debited to the Account including Balance Transfers) occurs. After that \$169 debited each year on the last day of the Statement Period in which the anniversary of the day we approved your Account occurs.

The Annual Fee will be increased on the Virgin Australia Velocity High Flyer Credit Cards on and from **1 October 2026**:

	Replacement Words
Annual Fee	\$349, debited to your Account on the last day of the Statement Period in which first use of the Account (being when a transaction is first debited to the Account including Balance Transfers) occurs. After that \$349 debited each year on the last day of the Statement Period in which the anniversary of the day we approved your Account occurs.

Changes to your Velocity Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions from 1 October 2026

Changes to Earning Velocity Points

Section 3.3

We're changing the Earn Rate column in the table in section 3.3 as the number of Velocity Points you will earn on Eligible Transactions processed to your Account on or after 1 October 2026 (including Eligible Transactions made prior to this date but processed on or after 1 October 2026) will be changing. The Accelerated Velocity Points Earn Rate column isn't changing. The changes to the Earn Rate column are set out below:

Current Words			Replacement Words		
Card Type	Earn Rate	Accelerated Velocity Points Earn Rate	Card Type	Earn Rate	Accelerated Velocity Points Earn Rate
Velocity Flyer Credit Card	0.66 Velocity Points for each whole Australian Dollar spent on an Eligible Transaction up to \$1,500 each Statement Period and 0.5 Velocity Points for each whole Australian Dollar thereafter.	1 additional Velocity Point for each whole Australian Dollar spent on a Virgin Australia Purchase made directly with Virgin Australia.	Velocity Flyer Credit Card	0.5 Velocity Points for each whole Australian Dollar spent on an Eligible Transaction up to \$1,500 each Statement Period and 0.25 Velocity Points for each whole Australian Dollar thereafter.	1 additional Velocity Point for each whole Australian Dollar spent on a Virgin Australia Purchase made directly with Virgin Australia.
Velocity High Flyer Credit Card	1 Velocity Point for each whole Australian Dollar spent on an Eligible Transaction up to \$8,000 each Statement Period and 0.5 Velocity Points for each whole Australian Dollar thereafter.	2 additional Velocity Points for each whole Australian Dollar spent on a Virgin Australia Purchase made directly with Virgin Australia.	Velocity High Flyer Credit Card	0.75 Velocity Points for each whole Australian Dollar spent on an Eligible Transaction up to \$5,000 each Statement Period and 0.25 Velocity Points for each whole Australian Dollar thereafter.	2 additional Velocity Points for each whole Australian Dollar spent on a Virgin Australia Purchase made directly with Virgin Australia.

Complimentary Mobile Phone Insurance* will be introduced to the Virgin Australia Velocity Flyer and High Flyer Credit Cards from 1 October 2026

Virgin Australia Velocity Flyer and High Flyer Credit Cardholders may be eligible for complimentary mobile phone insurance if the eligibility conditions are met. The Complimentary Mobile Phone Insurance Terms and Conditions sets out the policy terms, including what is covered, eligibility, limits and exclusions. The terms and conditions are available at virginmoney.com.au/credit-cards/forms.

Click to Pay will be introduced to Virgin Money Credit Cards between 1 October and 31 October 2026

Click to Pay is a way to pay online using your Virgin Money Credit Card, and will be added for your card between **1 October** and **31 October 2026**. You can read the terms and conditions that apply to Click to Pay at virginmoney.com.au/credit-cards/forms.

Things you need to know

- We will automatically enrol your Card for Click to Pay using the mobile number and email address linked to your Account.
- If you have any Additional Cardholders, their Card will also be enrolled to Click to Pay using their unique mobile number and email address.
- If the same mobile number and email address is used by another Virgin Money customer (for example, your Additional Cardholder), we won't be able to enrol either Card for Click to Pay.
- You can check your mobile number and email address in the Virgin Money app, Virgin Money Internet Banking, or by calling us on 13 37 39.
- The first time you use Click to Pay, you'll receive a one-time passcode to your mobile number or email address to confirm it's you. You may also get one-time passcodes for future purchases.
- You can also temporarily block or remove your Card (and any Additional Cardholder's Card) from Click to Pay at any time by calling us on 13 37 39.

When you shop online using Click to Pay, your Card details aren't shared with the online store and you won't need to manually enter your Card number or other Card details to complete your purchase.



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

*Mobile Phone Protection Insurance (Cover) is provided under and by way of a group policy (Group Policy) issued by AIG Australia Limited (ABN 93 004 727 753, AFSL 381 686) (AIG) to National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB"). NAB is the credit provider and issuer of Virgin Money Credit Cards. This Cover is available to Eligible Cardholders ("you/your") while you remain an Eligible Cardholder, subject to NAB's and AIG's right to alter the Cover. The terms, conditions and excluded cover are specified in the "[Virgin Money Credit Cards Complimentary Mobile Phone Insurance Terms and Conditions](#)" as amended from time to time. When eligible, you have the benefit of cover as a third party beneficiary solely by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). To make sure that the Cover meets your needs and is suitable for you and your personal circumstances, these terms and conditions must be reviewed by you and, if necessary, you should also seek independent financial advice. NAB and Virgin Money are not the issuer or insurer of the Cover. Neither NAB, Virgin Money nor any of its related corporations guarantee any of the benefits under the Cover. Please note that you must have a contract with a mobile phone provider and a monthly automatic billing arrangement.

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