

Terms and Conditions - June-July Virgin Australia Business Flyer Bonus

1. Virgin Australia Business Flyer Bonus Promotion

- 1.1 The promoter is Marmalade Payments (AUS) Pty Ltd ACN 667 303 951 (**Marmalade**).
- 1.2 By logging in to the Marmalade portal and accepting the Points On Payments Terms and Conditions and the May-June Virgin Australia Business Flyer Bonus Terms and Conditions participants agree to participate in the "May-June Virgin Australia Business Flyer Bonus" promotion (the **Promotion**) in accordance with these terms and conditions. If participants wish to withdraw from the Promotion at any time, they must email support@withmarmalade.com with their request to withdraw from the Promotion.
- 1.3 The Promotion commences at 12:00am AEST on 1 June 2026 and ends on the earlier of:
- (a) 5:00pm AEST on 31 July 2026; and
 - (b) the time at which 24 million Velocity Points have been earned by participants under the Promotion

(the **Promotion Period**).

2. Eligibility and Participation

- 2.1 Participation in the Promotion is limited to select Marmalade customers that are invited by Marmalade to participate in the Promotion and:
- (a) have an active Australian Business Number (ABN), and
 - (b) are a Virgin Australia Business Flyer (VABF) member.

(**Eligible Participant**).

- 2.2 Only business expenses paid to a third party with a valid ABN, through the Marmalade portal, where the third party is not a related entity, director or associated entity (**Eligible Business Expenses**) may be eligible for Velocity Points for the business in accordance with these terms and conditions.

3. Earning Velocity Points for your business

- 3.1 By participating in the Promotion, Eligible Participants may be awarded:

- (a) **account connection:** 100,000 Velocity Points for their business when connecting a valid Virgin Australia Business Flyer account to the Marmalade platform during or prior to the Promotion Period ending, after they successfully:
 - (i) accept Marmalade's Points on Payments Terms and Conditions and connect their Xero, MYOB or QuickBooks accounting platform to the Marmalade portal,
 - (ii) complete Marmalade's onboarding process which includes third party ID verification, and
 - (iii) link their valid Virgin Australia Business Flyer account.
- (b) **first bill payment:** 100,000 Velocity Points for their business when using Marmalade's Points on Payments product to pay an Eligible Business Expense in a single transaction of greater than \$1,000 during the Promotion Period, provided a valid Virgin Australia Business Flyer account is connected to the Eligible Participant's account with Marmalade on the Marmalade portal prior to the end of the Promotion Period. This award may only be earned once per Eligible Participant;
- (c) **social media engagement:** subject to having a valid Virgin Australia Business Flyer account connected to the Marmalade platform during or prior to the Promotion Period ending, 50,000 Velocity Points for their business for following the Marmalade Instagram account: @marmalade_au or following the Marmalade LinkedIn account during or prior to the Promotion Period ending (Follower). The number of Velocity Points to be earned for following Marmalade across either or both Instagram and LinkedIn is 50,000.
 - (i) An individual or business profile on Instagram or LinkedIn will be accepted as a Follower after the Follower has direct messaged Marmalade on either Instagram

or LinkedIn with their business name and ABN and that business name and ABN match the details Marmalade has recorded. If there is not a match Marmalade will use its best endeavours to determine the complete and accurate information to make the award. Failing to provide complete and accurate information before the Promotion Period ends may mean that no Velocity Points are awarded.

- (ii) This bonus may only be earned once per Eligible Participant, irrespective of how many times the Eligible Participant follows, comments, messages or tags.

(d) **referrals:** 150,000 Velocity Points for the Eligible Participant each time a person referred to the Marmalade portal by the Eligible Participant connects their Virgin Australia Business Flyer account to the Marmalade portal after the referral has been made (the **Referral**). For the award points to be earned, the Eligible Participant will confirm with Marmalade by email to support@withmarmalade.com the following details:

- (i) the business name and ABN of the Referral;
- (ii) The Eligible Participant's business name and ABN.

If Marmalade is unable to match the details provided for the Eligible Participant or Referral Marmalade will use its best endeavours to determine the complete and accurate information to make the award to either party. Failing to provide complete and accurate information before the Promotion Period ends may mean that no Velocity Points are awarded to either party.

Any Velocity Points earned by an Eligible Participant in accordance with these terms and conditions will be credited to the Eligible Participant's Virgin Australia Business Flyer account that is successfully linked to the Marmalade portal within 3 months of the end of the Promotion Period.

3.2 The Promotion is capped at 24 million Velocity Points. This means that when the cap of 24 million Velocity Points is reached, Eligible Participants will no longer be eligible for any Velocity Points for their business under these terms and conditions

even if they satisfy the criteria set out in this clause 3 before 30 June 2026.

4. General

- 4.1 Any points earned through the Promotion are not transferrable, cannot be redeemed for cash and are subject to the [Virgin Australia Business Flyer Terms and Conditions](#).
- 4.2 Marmalade reserves the right to disqualify any participant if they do not comply with these terms and conditions or otherwise engage in any fraudulent, unlawful or improper conduct which jeopardises the Promotion.

Marmalade collects personal information for the purpose of conducting the Promotion. Marmalade may disclose the personal information collected to third parties, including without limitation its agents, service providers and Velocity Frequent Flyer Pty Ltd or its related bodies (**Velocity**), for the same purpose. Velocity will handle personal information received from Marmalade in accordance with its [Privacy Policy](#). If Marmalade cannot collect a participant's personal information, the participant will be unable to enter the Promotion. Marmalade will treat all personal information related to this Promotion in accordance with its Privacy Policy. For more information about how Marmalade manages personal information, including whether information will be disclosed overseas and how a participant may seek access to, update or correct their personal information, or make a privacy complaint, visit [Marmalade's Privacy Policy](#).

- 4.3 Nothing in these terms and conditions shall be taken to exclude liability which may not be excluded under Schedule 2 of the *Competition and Consumer Act 2010* (Cth) (**CCA**) as applicable under the CCA or any State or Territory legislation and Part 2 Division 2 of the *Australian Securities and Investments Commission Act 2001* (Cth) (the **Australian Consumer Law**). Except for any liability that cannot be excluded by law, including the Australian Consumer Law, Marmalade is not responsible for and excludes all liability for any direct, indirect, or consequential injury, loss or damage arising as a consequence of, or in connection with, this Promotion (unless caused by Marmalade's fraud, negligence or wilful misconduct or that of its officers, employers or agents), including without limitation:
 - (a) any theft, unauthorised access or third party interference;
 - (b) any technical difficulties or equipment malfunction; and
 - (c) any delay or error in crediting of bonus points.

4.4 These terms and conditions are governed by the laws of Victoria, Australia and each party submits to the non-exclusive jurisdiction of the courts of Victoria, Australia and any appellate court.