Velocity Points for Tangerine services – Terms and Conditions

Capitalised terms used in these Terms and Conditions have the meanings given to them in the Definitions section at the end of these Terms and Conditions, unless the context requires otherwise.

New Service Offer Terms and Conditions (New Service Offer)

Offer available from 18 November 2026 until 17 December 2026 unless changed, extended, suspended or terminated by Tangerine or Velocity (**Promotion Period**). The New Service Offer Terms and Conditions must be read in conjunction with the General Terms.

Eligible new and existing Tangerine customers could earn up to 12,000 Velocity Points for each new nbn® Plan, SIM-only Mobile Plan and/or Mobile Broadband Plan **(Eligible Service)** when you activate that plan within 30 days of purchase and you keep your Eligible Service connected for 6 consecutive months. Velocity Points will be awarded monthly, in batches of 2,000 Velocity Points a month.

Eligibility Criteria

To be eligible for the New Service Offer, you must:

a) be a member of the Velocity Frequent Flyer (**Velocity**) program and qualify to earn Velocity Points in accordance with the Velocity Membership Terms and Conditions. Not a member? Join here;
b) sign-up to a SIM-only Mobile Plan, nbn® Plan or Mobile Broadband Plan via any applicable sales channel during the Promotion Period;
c) activate your SIM-only Mobile Plan, nbn® Plan or Mobile Broadband plan within 30 days of purchase;
d) link your Velocity Frequent Flyer Account to your Tangerine Account within 30 days of purchasing your SIM-only Mobile Plan, nbn® Plan or Mobile Broadband Plan with Tangerine;
e) if purchasing an nbn® Plan, have a residential address located in Australia where Tangerine nbn® Plans are available;
f) keep your SIM-only Mobile Plan, nbn® Plan or Mobile Broadband Plan for each month in which you wish to receive 2,000 bonus Velocity Points under the New Service Offer, up to a maximum of 12,000 bonus Velocity Points over 6 consecutive months starting from the date on which your chosen SIM-only Mobile Plan, nbn® plan or Mobile Broadband plan is first activated by Tangerine (as applicable); and
g) pay your monthly invoices for the Eligible Service in full.

If your Eligible Service is cancelled or disconnected during the six-month period, no further Velocity Points will be earned under the New Service Offer.

Your Velocity Points earned under the New Service Offer will be awarded to your Velocity Frequent Flyer Account in 6 equal monthly instalments, once per billing cycle (**Instalment Period**), with the first instalment commencing after service activation. All subsequent instalments of Velocity Points will be awarded to your Velocity Frequent Flyer Account approximately 10 days after your Tangerine bill for the Eligible Service is paid in full.

Exclusions

Velocity Points under the New Service Offer are awarded for new Eligible Services only once they have been activated. All other services and products (including Wi-Fi Routers purchases) are excluded from receiving the New Service Offer. Existing customers who are completing a fibre upgrade and/or relocating your existing service are not eligible to receive the New Service Offer on that nbn® Plan.

If at any point you cease to meet all the eligibility requirements, you will forfeit any remaining instalments of the New Service Offer and bonus Velocity Points that have not already been credited to your account (where applicable).

If you do not activate your SIM-only Mobile Plan, nbn® Plan or Mobile Broadband Plan within 30 days of purchase, you will forfeit the New Service Offer, except where the delay is attributable to Tangerine and/or one of Tangerine's providers.

If you relocate your Eligible Service and/or complete a fibre upgrade during the Instalment Period, you will be eligible to receive any remaining New Service Offer and/or bonus Velocity Points (where applicable) that have not yet been allocated to your account, provided that your Eligible Service remains active.

If your Eligible Service becomes inactive for more than 5 business days or disconnected due to a fibre upgrade and/or relocation and it is not caused by events within Tangerine's reasonable control, Tangerine may (acting reasonably) pause or revoke any further allocation of New Service Offer and/or bonus Velocity Points.You are only eligible to receive the New Service Offer once for each unique nbn® Plan, SIM-only Mobile Plan or Mobile Broadband Plan in a 12-month period.

This offer can be earned in conjunction with the Bill Points Offer.

Link Offer for Existing Tangerine Customers Terms and Conditions (Link Offer)

Offer available from 18 November 2026 until 16 January 2027 unless changed, extended, suspended or terminated by Tangerine or Velocity (**Link Period**). The Link Offer Terms and Conditions must be read in conjunction with the General Terms.

Eligibility Criteria

Eligible existing Tangerine customers could earn 1,000 bonus Velocity Points if you meet the following criteria:

a) link your Tangerine Account and your Velocity Frequent Flyer Account during the Link Period; and
b) at the time of linking your Velocity Frequent Flyer Account and Tangerine Account, hold an active SIM-only Mobile Plan, nbn® Plan or Mobile Broadband Plan with Tangerine; and
c) have not already qualified for the New Service Offer.

The 1,000 bonus Velocity Points will be awarded to your Velocity Frequent Flyer Account within 5 days of successfully linking accounts. You can only earn the Link Offer once per Tangerine Account, regardless of the number of plans.

You can earn only one bonus Points offer for each Eligible Service, either the New Service Offer or the Link Offer. This offer can be earned in conjunction with the Bill Points Offer.

Bill Points Offer Terms and Conditions (Bill Points Offer)

The Bill Points Offer Terms and Conditions must be read in conjunction with the General Terms.

Eligibility Criteria

Eligible new and existing Tangerine customers who have successfully linked their Velocity Frequent Flyer Account to their Tangerine Account can also earn 2 Velocity Points per $1 of Eligible Spend. To be eligible to earn Bill Points and continue to earn Bill Points, you must meet the following criteria:

a) link your Velocity Frequent Flyer Account to your Tangerine Account;
b) maintain an active SIM-only Mobile Plan, nbn® Plan and/or Mobile Broadband Plan; and

c) pay your monthly bills in full for your Eligible Services.

Calculation of Bill Points

Bill Points will be calculated and awarded as follows:

a) after successful receipt of your payment for your Tangerine Eligible Service bill;
b) after discounts and exclusions (listed under exclusions) are applied and based on the payment amount successfully received by Tangerine at an account level;
c) the total Velocity Points awarded are calculated by rounding to the nearest whole number (based on the amount paid in the bill); and
d) subject to the eligibility requirements set out in these Terms and Conditions.

Velocity Points will be awarded within approximately 10 days of your Eligible Service bill being paid in full.

If you pay more than the outstanding balance of a bill, the excess amount will be treated as a credit on your Tangerine Account and will only earn Bill Points when it is applied towards a future eligible invoice.

Exclusions

Bill Points are not awarded for:

a) credits, refunds or account adjustments;
b) goodwill or compensation credits;
c) pending, declined, expired, failed, reversed or dishonoured payments;
d) non-monetary payments; and
e) amounts paid in excess of the outstanding balance of a bill.

Where a payment is initially unsuccessful but is later successfully received by Tangerine, Bill Points may be awarded once the payment has been successfully processed, provided you continue to satisfy these Terms and Conditions.

If at any point you cease to meet all the eligibility requirements, you will cease being eligible to receive Bill Points in accordance with this offer. If you subsequently re-meet the Eligibility Criteria, you may resume receiving Bill Points for future payments but you will not receive Bill Points for any prior payments for which you were ineligible.

General terms

a) Tangerine and Velocity reserve the right to withhold or prevent the allocation of any Velocity Points if either party reasonably suspects a breach of these Terms and Conditions, the Velocity Membership Terms and Conditions, or if either party reasonably suspects that Velocity Points have been obtained as a result of fraudulent or otherwise unlawful actions.
b) Velocity is responsible for administering the Velocity program. The redemption, expiry and use of Velocity Points are governed by the Velocity Terms and Conditions.
c) Velocity will handle all questions, complaints and disputes relating to the Velocity program and/or Velocity Points.
d) Eligible Services are solely supplied by Tangerine and you're required to contact Tangerine directly for any inquiries or for more information about your service. Velocity is not the seller or supplier of the Eligible Services, is not responsible for the Eligible Services and Velocity is not authorised to negotiate or sell these services on behalf of Tangerine.
e) Tangerine will handle all questions, complaints and disputes relating to an Eligible Service.
f) . By providing your Velocity membership details, Velocity will use your personal information to link your accounts and process any Points you earn. Velocity will handle your personal information in

accordance with its Privacy Policy. For information about how Tangerine handles your personal information, please see the Tangerine Privacy Policy.

g) Tangerine and/or Velocity reserves the right to withdraw, vary or substitute this offer.

h) Nothing in these Terms and Conditions excludes, restricts or modifies any rights or remedies you may have under the Australian Consumer Law or any other law that cannot lawfully be excluded.

These Terms and Conditions apply in addition to Tangerine's Standard Form of Agreement, the applicable service schedule and Critical Information Summary for your service and the Velocity Membership Terms and Conditions, as amended from time to time.

Definitions

In these Terms and Conditions:

"Eligible Service" means all mobile plans offered by Tangerine in Australia **(SIM-only Mobile Plan)**; all nbn® plans offered by Tangerine in Australia **(nbn® Plan)**; and all mobile broadband plans offered by Tangerine in Australia **(Mobile Broadband Plan)**.

"Eligible Spend" means an amount, including GST and after applicable discounts, that a customer has paid in full and that Tangerine has received and applied to an eligible charge on a bill for an Eligible Service.

"Tangerine Account" means the account established and maintained by an actual or potential customer of Tangerine through which the customer acquires, manages and/or administers one or more SIM-only Mobile Plan, nbn® Plan and/or Mobile Broadband Plan.

"Velocity Frequent Flyer Account" means the member's account for the Velocity program.