



Variation Notice

Effective 15 May 2026

This variation notice provides details of the changes to complimentary insurances available as they apply to your BOQ Credit Cards Complimentary Insurance Policy Information Booklet (**Insurance Policy Information Booklet**).

These changes form part of, and must be read in conjunction with, the existing Insurance Policy Information Booklet effective **26 November 2025**, which can be found at boq.com.au/terms.

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

About the changes

Effective 15 May 2026:

- BOQ Platinum Cards will no longer be eligible for International and Domestic Travel Insurance, and Rental Vehicle Excess Insurance in Australia. These changes will apply to events occurring **on or after 15 May 2026**; and
- BOQ Gold Cards will be removed as they are no longer issued or sold.

What you need to do

To understand if and how it will affect your complimentary insurance cover, it is important that you read this notice carefully, and keep a copy for your records, as it contains all the changes.

We're here to help

For any questions relating to the updated booklet or how the changes apply to you, please contact Allianz Global Assistance on **1800 072 791** (within Australia) or by email to cardclaims@allianz-assistance.com.au.

If you have any other questions, you can contact us. Visit the Contact Us section of our website at boq.com.au/contact-us for details.

The changes

Important changes to your BOQ Credit Cards Complimentary Insurance Policy Information Booklet.

Changes effective from 15 May 2026

1. Removal of BOQ Gold Card

All references to BOQ Gold Card will be removed as they are no longer issued or sold.

For events occurring before 15 May 2026, in respect of BOQ Gold Cards, claims are assessed according to the BOQ Credit Cards Insurance Policy Information Booklet in effect on the date of the claimable event.

2. Removal of International and Domestic Travel Insurance, and Rental Vehicle Excess Insurance (in Australia)

BOQ Platinum Cards will **no longer have complimentary International and Domestic Travel Insurance, and Rental Vehicle Excess Insurance (in Australia)**. This means you'll need to make your own alternative insurance arrangements to be covered on or after 15 May 2026.

The below changes to certain sections of the Policy will be made:

Section	Summary of Changes
International Travel Insurance (for persons aged under 81 years)	The entire section of International Travel Insurance is deleted
Domestic Travel Insurance	The entire section of Domestic Travel Insurance is deleted
Rental Vehicle Excess Insurance in Australia	The entire section of Rental Vehicle Excess Insurance in Australia is deleted
Various	Applicable defined terms under Definitions and certain provisions are also deleted as a result of the above changes.

What does this mean for travel?

Travel dates	Changes
Date of claimable event before 15 May 2026	<p>For cardholders of the cards below who meet eligibility, claims are assessed according to the BOQ Credit Cards Complimentary Insurance Policy Information Booklet in effect on the date of the claimable event.</p> <ul style="list-style-type: none"> • BOQ Gold Card • BOQ Platinum Card
Date of claimable event on or after 15 May 2026	<p>For cardholders of the below cards and the claimable event is on or after 15 May 2026, cardholders will no longer have International and Domestic Travel Insurances, or Rental Vehicle Excess Insurance in Australia.</p> <ul style="list-style-type: none"> • BOQ Platinum Card <p>Claims will be assessed according to the new BOQ Credit Cards Complimentary Insurance Policy Information Booklet effective 15 May 2026.</p>

For full details of changes effective 15 May 2026, please read the BOQ Credit Cards Complimentary Insurance Policy Information Booklet dated 15 May 2026 available at boq.com.au/terms.



AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245 631 (trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 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 BOQ branded credit cards. Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or means. The terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the BOQ Credit Cards Complimentary Insurance Policy Information Booklet available at boq.com.au/terms, which may be amended from time to time. For claimable events that occurred prior to 15 May 2026, please refer to the BOQ Credit Card Complimentary Insurance Policy Information Booklet effective 26 November 2025. Neither NAB nor any of its related corporations guarantee this insurance.

Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Bank of Queensland 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 BOQ 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.