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THE AUSTRALIAN POINTS PLAYBOOK

PRACTICAL STRATEGIES TO
EARN AND USE TRAVEL REWARDS



2026 EDITION

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Introduction



WELCOME TO THE WORLD OF POINTS AND TRAVEL HACKING

Each year, Australians earn hundreds of billions of airline points through the Qantas Frequent Flyer and Velocity loyalty programs.

In their early days, such airline loyalty programs were designed to reward frequent travellers.

These days, most Australians earn a lot more points on the ground than they do in the air.

For some people, being part of these programs can be largely - pardon the pun - pointless.

Some will sit on a stack of points for years or redeem them for a low-value item like a new toaster at the rewards store.

However, for those who know how to play the points game, valuable travel rewards are on offer.

Instead of spending thousands of dollars on flights for your next domestic or international trip, you could cover it entirely with points.

This guide aims to teach you how to earn points and use them.

I should know - I've earned millions of points over more than a decade and have used just as many on Economy, Premium Economy, and Business Class seats to destinations around the globe.

Follow these tips and you too could be booking free flights within months.

Chris

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How many points we earned in 2025

Category	Velocity	Qantas Frequent Flyer
 Credit Cards & Banking	326,950	113,356
 Flybuys	52,658	N/A
 Flying	49,431	N/A
 Food & Wine	4,821	N/A
 Petrol & Transport	1,012	1,712
 Other	584	1,565
 Hotels & Travel Packages	N/A	14,034
 Everyday Rewards	N/A	7,000
 Shopping	N/A	5,345
 Total	435,456	143,012

Made with  Notepad

To be honest, 2025 wasn't a career-best points-earning year. That said, I still accumulated 578,468 points through a variety of avenues, focusing my efforts on building my Velocity account balance. My partner and I each signed up for two new credit cards during 2025, receiving bonuses that made up a large portion of our overall earnings for the year.

However, we also collected plenty of points on everyday spending.

HOW WE TRAVELLED TO THE MALDIVES WITH POINTS



A trip to the Maldives is a bucket-list item for many Australians. White sand, palm trees, clear blue waters, and a magical array of ocean life await those who visit the archipelagic nation in the Indian Ocean. It's not cheap to visit an all-inclusive resort in this stunning part of the world, but in 2025 we managed to secure a one-week trip to the Maldives and Singapore for a grand total of \$530.

How, you ask?

The power of points, that's how!

This trip through the travel package website [TripADeal](#) included return flights from Melbourne (via Singapore), two nights in Singapore, and five nights at the all-inclusive Adaaran Select Hudhuran Fushi.

Ordinarily, the cost of this package was \$9,414 for two people.

But with TripADeal, you can use Qantas Frequent Flyer points to book packages.

And in 2024, there was a double-points value promotion which we were able to take advantage of, given we had a sizeable stack of Qantas points. We parted with only 443,000 Qantas points for this package deal, plus \$530.



INSTANT SAVINGS

This book is mostly aimed at earning and using airline points in Australia. But we'll also include a few other handy travel hacks to help you save even more on your next holiday.

Here are some quick and easy ways to save money or earn points.

Save on roaming fees with an eSIM

International roaming fees from Australian mobile providers can be excessive, but you can avoid them by installing an eSIM. [Airalo](#) is a leading global eSIM operator, and new customers can save \$3 USD on their first [Airalo eSIM](#) with the discount code: CHRIS0112

Save \$50 on your first Luxury Escapes booking

Luxury Escapes specialises in curated luxury travel experiences at up to 70% off standard rates. New Luxury Escapes customers can save \$50 on their first eligible booking over \$499 by using our [referral link here](#).

Save \$30 on tours and experiences

Pelago offers the ability to book over 200,000 activities and experiences worldwide. New customers who sign up [via our referral link](#) will receive 3 x \$10 promo codes to save on their next bookings.

Get \$20 bonus cashback on purchases

Shopback is a leading cashback provider in Australia, which allows you to earn cashback on purchases from a range of travel-related companies worldwide. Use [our referral code](#) to receive \$20 bonus cashback after spending at least \$50 and receiving confirmed cashback within 180 days.



INSTANT SAVINGS

Get \$30 and save on international transaction fees

Most standard transaction accounts from Australia's Big Four banks sting customers on international spending and withdrawals at rates of up to 3.5 per cent. But the ubank Spend Account offers a smarter alternative. Backed by NAB, it comes with no monthly fees and no international card payment fees, meaning you can spend and withdraw overseas without the surcharge. As an added perk, new ubank customers can pocket a \$30 bonus simply by making five eligible card purchases within their first 30 days. To claim, just use the referral code SXMJWLH when signing up.

Get 750 Qantas points and save on groceries

Woolworths' Everyday Rewards Extra subscription is designed to supercharge your points earning, and it comes with a handy sign-up bonus via a referral link. New members receive 1,500 Everyday Rewards points when they join - enough to convert into 750 Qantas points if you link your accounts. The subscription also unlocks ongoing benefits like 10% off one Woolworths shop each month, 2x points on every shop and boosted offers on selected categories.

Get Qantas points for walking and sleeping

The Qantas Wellbeing App rewards Qantas Frequent Flyer members with points daily for simple activities like sleeping and walking. Those signing in to the app for the first time receive 150 bonus Qantas points with the referral code: CHRJ9VX



INSTANT SAVINGS

Get 1,000 Qantas points with Uber

New to Uber? Earn 1,000 bonus Qantas points when you [link your Uber and Qantas Frequent Flyer accounts](#) and take your first ever Uber trip. Then, earn up to 1 Qantas point per \$1 spent on rides to and from Australian airports.

Get 1,000 Velocity points with DiDi

Need a ride? New and existing DiDi rideshare customers can earn a quick 1,000 Velocity points by [linking their DiDi and Velocity accounts](#). New customers will receive the bonus after taking their first DiDi trip. Once accounts are linked, customers will also earn 1 Velocity point per \$1 of eligible spend every time they ride.

Get 2,000 Velocity points with DoorDash

Order in takeaway or groceries without leaving the couch with DoorDash. New and existing DoorDash customers can earn 2,000 bonus Velocity points after [linking their accounts](#) and placing their first eligible order. Then, you can earn 1 Velocity point per \$1 spent on all your orders.

Get 250 Velocity points with 7-Eleven

Need a snack or a fuel top-up? Linking your 7-Eleven app to Velocity unlocks easy rewards. New customers earn a 250-point bonus on their first eligible purchase after connecting their accounts. From there, you can earn 2 Velocity points per litre on premium fuel, 1 point per litre on regular fuel and 2 points per \$1 spent on eligible in-store purchases.

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Getting Started



What's the point?

The point of earning points is to turn everyday spending into outsized travel value.

You're taking money you were going to spend anyway - groceries, fuel, bills, flights, insurance - and converting it into something far more valuable: free flights, upgrades, hotel nights, and premium travel experiences that would normally cost thousands.

Points are simply a currency, but one that can be leveraged for big rewards when used strategically.

Why people earn points

- **Fly for a fraction of the price** - especially when it comes to long-haul Business and First Class.
- **Unlock upgrades** - that would be unaffordable or unattainable with cash.
- **Reduce travel costs for families** - including for domestic flights during school holidays and other peak periods.
- **Turn boring spending into exciting rewards** - like groceries into getaways.
- **Travel more often** - without increasing your travel budget.



What is a point worth?

The real value of a point depends on the redemption: award flights and upgrades typically deliver the highest value, while gift cards or merchandise from rewards stores often provide lower value.

That said, these are typically considered to be the approximate value of the two major Australian points programs in 2026:

Qantas

Typical Values (Approximate Cents Per Point - CPP):

- International First/Business Class: 3.0 - 6.0+ CPP (Best Value)
- International Premium Economy: 3.0 - 5.0 CPP (Good Value)
- International Economy: 2.0 - 4.0 CPP (Good Value)
- Domestic Business Class: 4.0 - 7.0 CPP (Good Value)
- Domestic Economy (Classic): 1.0 - 2.0 CPP (Average Value)
- Classic Plus Rewards: ~1.0 CPP (Average Value)
- Upgrades From Paid Tickets: 3.0 - 6.0 CPP (Best Value)
- Hotels/Cars/Marketplace: 0.4 - 0.8 CPP (Poor Value)
- Gift Cards/Products: 0.4 - 0.7 CPP (Worst Value)

Velocity

Typical Values (Approximate Cents Per Point - CPP):

- International Flights (Business/First): 2.0 - 5.0+ CPP (Best Value)
- International Flights (Economy): 2.0 - 3.5 CPP (Good Value)
- Domestic Reward Flights (Business): 1.5 - 5.0 CPP (Best Value)
- Domestic Reward Flights (Economy): 1.0 - 3.0 CPP (Good Value)
- Flight Upgrades (Business): 2.0 - 4.0+ CPP (Best Value)
- Points Plus Pay (Flights): ~0.6 CPP (Poor Value)
- Shopping/Hotels/Cars/Gift Cards: 0.4 - 0.6 CPP (Poor Value)

The power of points

To illustrate the value of points, here are several real-world flight comparisons for 2026 that were available to book with points.

Melbourne-Paris, Business Class on Qatar Airways

Cash price: \$7,827

Points cost: 158,500 Velocity
points + \$774

Value per point: 4.5 cents



Sydney-Los Angeles, Business Class on American Airlines

Cash price: \$9,077

Points cost: 130,100

Qantas points + \$264

Value per point: 6.8 cents

Brisbane-Singapore, Business Class on Singapore Airlines

Cash Price: \$3,072

Points Cost: 74,000 Velocity
points + \$292

Value per point: 3.8 cents



Which program is best – Qantas or Velocity?

This is a commonly asked question among those who are just starting on their points journey.

The answer is: there is no right answer.

It all depends on which program is best suited to you, which will depend on which airlines best serve your home airport, what your travel goals are and what your shopping and spending habits are.

It pays to join both programs and earn points in each whenever you can. But it is also wise to focus your earning efforts on one individual program at a time.

We're not saying that if you decide to focus on earning Qantas points this year, you shouldn't also pick up a few Velocity points on your petrol at 7-Eleven if you are filling up there anyway.

The point is that having one large balance in one program is better than having two small balances in two programs, because it opens up more options for free flights - including on long-haul routes and for seats in premium cabins like Business Class.

When it comes to international destinations, Velocity points are particularly good for travel to Asia and Europe, given you can use points to book flights on Singapore Airlines and Qatar Airways.

Reward seat availability on those two highly-rated carriers can also be quite good.

That said, Qantas points can also get you to Asia and Europe, either on a Qantas aircraft or through one of its partners.

Qantas could also be your best bet for travel to North America, South America and South Africa, though Velocity does have a partnership with United, which has an extensive network of routes from Australia to the Americas.

This guide covers earning and using points in both major programs, so you'll be set for whichever one you decide to focus on.

Get with the programs

At last count, the Qantas Frequent Flyer program had almost 16 million members in Australia, while another 12 million people were members of Virgin Australia's Velocity program.

If you have already joined both programs - and their major shopping partners - skip ahead.

If not, you need to get with the program and sign yourself up.

How to join Qantas Frequent Flyer

Officially, joining the Qantas Frequent Flyer program usually costs \$99.50 for Australian residents.

However, the vast majority of people never pay this joining fee and instead sign up to the Qantas Frequent Flyer program for free.

The easiest way to avoid this fee is to sign up for Woolworth's free [Everyday Rewards program](#) (more on that later) and then [link your account to Qantas Frequent Flyer and join for free](#).

This method will have you up and running with a Qantas Frequent Flyer account in no time - and for no cost.

How to join Velocity

Virgin Australia's Velocity program is free to join via the [Velocity website](#). Simply enter your details on the sign-up page and your new account will be active within minutes.

Get with the programs

How to join Everyday Rewards

Many Australians earn stacks of Qantas Frequent Flyer points through their weekly groceries spend at Woolworths.

If you are not already a member of the Everyday Rewards program and you shop at Woolworths (even only occasionally), it is worth signing up. You can become a member for free by visiting the [Everyday Rewards sign-up page](#).

Once you are signed up, you can then link the program to your Qantas Frequent Flyer account, allowing you to earn points on every dollar you spend at Woolworths.

How to join Flybuys

If you haven't heard of Flybuys, you must have been living under a rock for the past three decades.

One of Australia's most established retail rewards programs, the Flybuys program allows you to earn points on your spend at a range of retailers, including Coles, Kmart, Officeworks and even Bunnings.

There are also earning opportunities with a range of third-party brands, including in the telecommunications and insurance fields.

Flybuys then allows you to transfer these points to the Velocity program. If you are not already a member of Flybuys, you can sign up for free [via the Flybuys website](#).

Expert Tip

Sign up your partner or other family members for separate Everyday Rewards and Flybuys cards, rather than adding them to your own account. This way, you will all receive special offers and earn more points.



Points expiry rules

Qantas

Qantas Frequent Flyer points will expire after 18 months of no account activity.

But if you earn even just one point, that 18-month countdown clock will reset.

There are plenty of easy ways to earn new points and avoid losing your entire account balance, including shopping at Woolworths, filling up with petrol at a participating BP outlet, transferring flexible credit card points to Qantas, or taking a Qantas flight.

Redeeming points - including for a flight or an item from the rewards store - will also count as account activity and stop your points from expiring.

Velocity

Velocity points will expire if your account is inactive for 24 months.

Inactivity means you haven't earned, redeemed, or purchased any points during that time.

The good news is that every time you earn, redeem, or buy points - even just a single point - you reset the clock for another 24 months.

Points expiry rules

Everyday Rewards

Everyday Rewards points don't expire as long as you keep your account active.

If your account has no activity (no earning or redeeming) for 18 months, your balance may be forfeited.

You can avoid this by scanning your card at least once a year when shopping for groceries at Woolworths.



Flybuys

Flybuys points don't expire as long as you collect or redeem them at least once every 12 months.

This can be as simple as scanning your Flybuys card for one grocery shop at Coles every year.

If your account has no activity for over 12 months, your points may expire, and you'll need to contact Flybuys to discuss your account.

Points expiry rules

Major Bank Programs

Different banks and financial providers in Australia have different expiry rules for their points programs, but here are some of the biggest ones:

Bank	Policy	Key notes
American Express Membership Rewards	Never expire	As long as your account is active and in good standing.
CommBank Awards	Never expire	Points must be redeemed within three months if account is closed.
ANZ Rewards	Expire 36 months after December 31 of the year earned	Example: Points earned in 2026 expire by December 31, 2029.
NAB Rewards	Expire 3 years after the date earned	Must redeem within 36 months, otherwise they lapse.
Westpac Altitude Rewards	Never expire	Points must be redeemed within 90 days if account is closed.

Devaluation warning

It might make you feel good to see hundreds of thousands - or even millions - of points in your accounts.

But the best thing to do with points is to earn and burn them.

The reason for this is that devaluations occur periodically, which can make your points worth less.

Banks have been regularly devaluing their points transfer rates to partner airlines.

For example, just a few years ago you could have transferred your American Express Membership Rewards points to some airlines at a rate of 2:1.

Now, that rate is 3:1 for many, a devaluation of 33 per cent.

It's not just the banks, either.

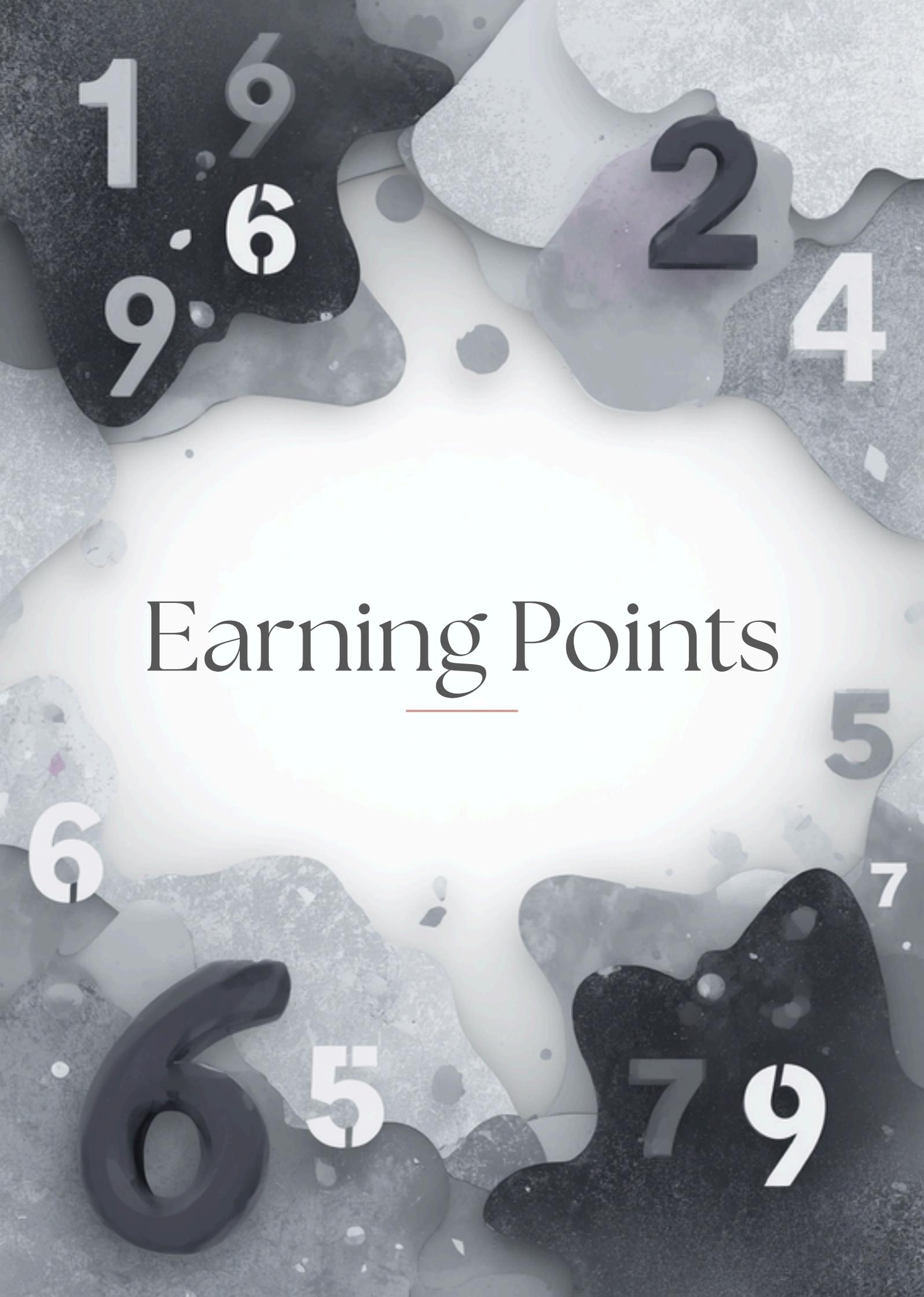
Airlines - including Qantas and Virgin - change their rewards rates from time to time, making points within their programs worth less as well.

For example, in August 2025, Qantas raised the points required for many Business and First Class rewards seats by up to 20 per cent.

Velocity also had devaluations for some flight rewards in 2025.

So, while trying to accumulate a large number of points for a major overseas trip is definitely worth striving for, make sure you don't reach too high because the number of points required for that trip could rise by the time you have enough points to book it.



The background is a complex, abstract composition of organic, overlapping shapes in various shades of gray, black, and white. Scattered throughout are large, stylized numbers in different colors and orientations. Some numbers are white and appear to be cut out or layered on top of the background, while others are black and appear to be part of the background itself. The overall effect is a textured, layered aesthetic.

Earning Points

Earning Points: The Ultimate Guide

Traditionally, airline points and miles were earned in the air.

Qantas calls its loyalty program 'Frequent Flyer.'

However, these days, most points are not earned by flying at all.

Instead, they are earned on the ground.

Everything from petrol to online shopping, groceries to insurance products, hotel stays to utility bills and cruises to car rentals can collect lucrative amounts of rewards points.

Then there are credit cards, many of which come with sizable sign-up bonuses that could have you jetting overseas in Business Class in no time.

Here are some of the best ways to earn Qantas and Velocity points in Australia.



Credit Cards

While you can definitely earn plenty of points without a credit card, they can be a sizable source of points.

There are plenty of rewards credit cards on the market, many of which offer large sign-up bonuses and allow users to earn points directly with the Qantas Frequent Flyer or Velocity programs.

Some cards come with bonuses of 100,000 points or more for spending a minimum amount of money on them within a set time.

Bonuses aside, using your credit card for everyday expenses could also earn you 1 point or more per \$1 spent on almost everything.

Purchasing a new \$3000 TV? You could pocket 3000 or more points in an instant.

Spending \$200 on a weekly supermarket grocery shop? Hello, 200 points.

Filling up \$100 of petrol? Another 100 points.

If you make all your purchases with your new credit card, your points earned from everyday spending will quickly add up over the course of a year.

It's also worth noting that many cards offer bonus earn rates on specific categories like groceries, dining, or travel, which can accelerate your balance even further.

Some premium cards even include additional perks such as lounge passes, travel insurance, or statement credits - benefits that can offset the annual fee if used strategically.

Expert Tip

Be careful not to spend what you can't afford to pay back on a credit card, because paying interest or late fees could negate the points-earning benefits of using the card.



Credit Cards

Types of credit cards

When it comes to points, there are two types of credit cards.

Firstly, there are direct-earning Qantas and Velocity cards.

When you sign up for these cards, you are asked to enter your Qantas or Velocity account number and any bonus points and points from everyday spend are automatically transferred to the airline programs each month.

The other type of cards are non-direct points earning cards.

These cards allow you to earn points within a bank's own points program and then transfer them to a partner - like Qantas or Velocity - if you choose to.

Finding the best signup bonuses

Typically, the best sign-up bonuses are found with direct-earning Qantas and Velocity cards.

For the best current offers, simply visit the [Qantas](#) or [Velocity](#) websites.

There are regularly sign-up bonuses on offer of between 75,000 and 150,000 points, which is a big kick-start to your points-earning journey.

While direct-earning cards can deliver the best bonuses, banks also have some good offers on non-direct earning cards from time to time.

Just note that a bonus of 100,000 points in a bank's own points currency might only be worth 50,000 Qantas or Velocity points on transfer, though.

Expert Tip

Look for cards with a discounted first-year annual fee or other benefits on top of any sign-up bonus to gain maximum value.



Credit Cards

Hitting signup bonuses

Sign-up bonuses for new credit cards can be lucrative - but are only triggered when you meet a minimum spend requirement.

For example, some cards require a minimum spend of \$5000 within the first 90 days of the account opening to trigger bonus points.

Other cards can sometimes split the bonus points over multiple months, like providing 25,000 points for each month that you spend \$3000 on the card within the first four months.

Be sure to check these minimum spend requirements before signing up for a new card, and ensure that they are achievable for you.

Then, track your spending so that you hit the bonus triggers within the relevant timeframes.

What to check before signing up for a card

While you might be keen to get a new credit card with the highest sign-up bonus on the market, that might not always be possible.

Different cards have different eligibility requirements.

These can include a minimum income (for example, \$75,000), good credit history or that the prospective account holder is an Australian citizen or permanent resident.

Always check these requirements before completing an application.

Also, make sure that you understand and accept the interest rate and fees applicable to the card.

Expert Tip

Most of the banks use Equifax to check credit ratings. You can check your credit history report for free via the [Equifax website](#).



Credit Cards

The highest Qantas points-earning cards

Sign-up bonuses are the best way to build your points balance, but don't ignore the regular earn rates on cards.

Card	Standard Earn Rate
MyCard Prestige Qantas	Up to 1.5 PTS per \$1
Qantas Money Titanium	1.25 PTS per \$1
Qantas American Express Ultimate	1.25 PTS per \$1
ANZ Frequent Flyer Black	1 PT per \$1
NAB Qantas Rewards Signature	1 PT per \$1
Bankwest Qantas World Mastercard	1 PT per \$1
Qantas American Express Premium	1 PT per \$1
HSBC Platinum Qantas	1 PT per \$1
Qantas Money Platinum	1 PT per \$1
MyCard Premier Qantas	Up to 1 PT per \$1
CommBank Ultimate Awards	Up to 0.8 PTS per \$1
Westpac Altitude Qantas Black	0.8 PTS per \$1
Bank of Melbourne Amplify Qantas Signature	0.8 PTS per \$1

*Standard earn rates on most everyday spend within Australia. Spending limits apply for the maximum earn rates. Exclusions apply. Information current as of January, 2026.

Credit Cards

The highest Velocity points-earning cards

Sign-up bonuses give you a quick points boost, but a strong regular earn rate ensures sustained rewards over time.

Card	Standard Earn Rate
MyCard Prestige	Up to 1.5 PTS per \$1
American Express Velocity Platinum Card	1.25 PTS per \$1
ANZ Rewards Black	1 PT per \$1
Virgin Money Velocity High Flyer	1 PT per \$1
MyCard Premier	1 PT per \$1
American Express Explorer	1 PT per \$1
Westpac Altitude Velocity Black	0.8 PTS per \$1
ANZ Rewards Platinum	0.75 PTS per \$1
NAB Rewards Signature	0.75 PTS per \$1
NAB Rewards Platinum	Up to 0.75 PTS per \$1
Westpac Altitude Velocity Platinum	0.5 PTS per \$1
Bank of Melbourne Amplify Signature	0.5 PTS per \$1
St.George Amplify Signature	0.5 PTS per \$1

*Standard earn rates on most everyday spend within Australia. Spending limits apply for the maximum earn rates. Exclusions apply. Information current as of January, 2026.

Credit Cards

Guide to American Express points

Many American Express cards earn the brand's own points currency and offer some added benefits over other cards.

While American Express offers some direct Qantas and Velocity points-earning cards, it also has a range of cards that earn Membership Rewards points instead.

These include the Explorer and Platinum Edge credit cards, as well as the high-end Platinum charge card.

Explorer card members, for example, earn 2 Membership Rewards points per \$1 spent on eligible purchases in Australia, excluding payments to government bodies, which earn 1 Membership Rewards point per \$1.

These points can then be redeemed in a range of ways, including:

- **Cover Chargers with Points**

This option allows you to cover recent charges on your card using points, with points valued at 0.5 cents each.

- **Travel with Points**

You can book flights, accommodation and car hire and more through the American Express Travel website and pay using points at a value of 0.5 cents per point.

- **Redeem Points for Gift Cards**

A range of gift cards are available for major Australian retailers and your points are worth 0.5 cents each towards these.

- **Points for Credit**

Simply pay down your monthly bill by selecting this option. A \$50 account credit costs 10,000 points - value of 0.5 cents per point.

- **Transfer Points to Partners**

You can transfer your points to a range of travel partners, which can provide added value. More on this on the next page.

Credit Cards

American Express points transfer partners

As of January 2026, these are the transfer partners for American Express Membership Rewards points, from the Explorer and Platinum Edge cards:

Transfer Partner	Transfer Rate
Cathay Pacific Asia Miles	7,500 MR = 2,500 Asia Miles
Hilton Honors	2,000 MR = 1,000 Honors Points
Marriott Bonvoy	600 MR = 400 Marriott Points
Singapore KrisFlyer	7,500 MR = 2,500 KrisFlyer Miles
Air New Zealand Airpoints	2,000 MR = 10 Airpoints Dollars
British Airways Executive Club	3,000 MR = 1,000 Avios
Emirates Skywards	4,000 MR = 1,000 Skywards Miles
Etihad Guest	1,500 MR = 500 Etihad Guest Miles
Everyday Rewards	500 MR = 400 Everyday Rewards points
Malaysia Airlines Enrich	1,500 MR = 500 Enrich Miles
Qatar Airways Privilege Club	750 MR = 250 Avios
Velocity Frequent Flyer	2,000 MR = 1,000 Velocity Points
Virgin Atlantic Flying Club	3,000 MR = 1,000 Virgin Points

Credit Cards

Why transfer to other programs?

Transferring points to travel partners other than Qantas or Velocity is a more advanced strategy, which can be beneficial in some circumstances. This is because different airlines have different award flight rates. For example, you can book both Virgin Australia and Singapore Airlines flights using either Velocity or KrisFlyer points. However, the points and taxes required to book award flights using KrisFlyer points can be lower, and availability can also be higher. That said, transfer rates to international travel partners have dropped dramatically in recent years, making this strategy less beneficial. Until 2023, American Express Membership Rewards points could be transferred to the KrisFlyer program at a rate of 2:1. The transfer rate now is 3:1.

Which is the best program to transfer to?

From American Express Membership Rewards, points transfers to Velocity will generally provide the best rates of return - unless you have another specific high-value target in mind. Transfers to Velocity are offered at a rate of 2:1 - better than any other transfer partners. Platinum cardholders also have the option to transfer points to Qantas Frequent Flyer at a rate of 2:1, which can be another good option.

Expert Tip

If transferring flexible points to Velocity, wait for bonus points promotions. These ran in February, May, August and November 2025 and offered up to 20% bonus points for transfers made within designated windows.



Credit Cards

Capatalising on bonuses with multiple cards

It is possible to earn upwards of 200,000 points in a year just through credit cards.

While your credit history and personal circumstances will be taken into account before any application is approved, sign-up bonuses of 100,000 or more points are often on offer.

Just note that your credit score may take a hit for each new credit card application.

You will also need to ensure that you can meet the spend requirements to hit the sign-up bonuses, without spending what you can't afford to pay back.

Trying to sign up for too many cards in a short period of time is not a wise strategy.

Banks may flag such activity and deny your credit card applications.



Expert Tip

Some cards offer bonus points on certain categories. For example, on travel, at major supermarkets and petrol stations, at restaurants or on international spending. Use these bonuses cleverly, and the points will quickly add up.



Credit Cards

Exclusion periods for card bonuses

Banks don't like to encourage credit card churning for bonus points, because it can cost them money.

Therefore, they have exclusion periods for the sign-up bonuses.

These generally mean that you will not receive a sign-up bonus on the same card or a card within the same family of cards if you have previously held that card within a set timeframe.

Always check the terms and conditions of any card you are considering, but standard exclusion periods are:

Card Issuer	Exclusion Period
American Express	18 Months
ANZ	24 Months
Bankwest	24 Months
CommBank	24 Months
HSBC	12 months (18 months for Star Alliance credit card)
NAB	24 Months
Qantas Money	12 Months
St.George/Bank of Melbourne/Bank SA	24 Months
Westpac	24 Months

Credit Cards

Get an extra sign-up bonus during promotions

Sign-up bonuses on credit cards can be quite juicy, with some being as high as 150,000 points.

But if you sign up at the right time, you could pocket an extra 20,000 bonus points on top of whatever the specified sign-up bonus is for any direct-earning Qantas or Velocity card.

Here's how.

Earn an additional 20,000 points on a Qantas card.

In March, August and October 2025, Qantas ran promotions allowing Frequent Flyer members to earn an additional 20,000 bonus points on top of existing credit card signup bonuses at the time.

These offers were available to new credit card customers who had not earned Qantas points on a Qantas points-earning credit card in the past 24 months.

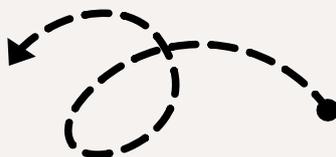
If you fit in that category, look out for these promotions again in 2026, as they can be a great time to sign up for a new card.

Earn up to an additional 60,000 points on a Velocity card

In August 2025, Velocity ran a similar - but better - program to Qantas, allowing members to choose an extra bonus when applying for a new Velocity points-earning credit card.

The offer was for 20,000 bonus points on top of any existing signup bonus or the choice to earn double points on everyday spending for six months (capped at 60,000 bonus points).

Again, applying for a new card during a promotion like this could supercharge your points balance very quickly.



Credit Cards

How to hit signup bonus triggers

To trigger signup bonuses on many credit cards, you generally have to hit a certain amount of spend within the first three months.

Sometimes these trigger amounts can be quite high - as much as \$5,000 or more on some cards.

You don't want to run into debt to hit a bonus trigger, but here are a few tips to reach the required amount if you fear you could fall just short.

Put all your everyday spending on the card

Putting all of your everyday spending on your new card should do the bulk of the work for you in getting towards the bonus. Use it at every opportunity when you are out and about, and change any direct-debit bills onto your new card. If you are doing things like going out for dinner with friends, you could even pick up the bill on your new card and have your friends transfer you cash.

Pay bills in advance

Many utilities and insurance providers let you put your account into credit by making payments in advance. Pre-paying \$200 on your electricity bill or making the next three months of car insurance payments in advance could help you hit the trigger. You can do things like load your Uber account with money or load extra funds onto your public transport card.

Book travel

If you are planning a trip, a great time to book it is after signing up for a new credit card. Put any prepaid flights, accommodation, car hire or tours on the card. You may even benefit from complimentary travel insurance on some cards.

Purchase gift cards

Another way to prepay some expenses is by purchasing gift cards, which you will use in the months ahead, like supermarket gift cards. If you are a regular Woolworths or Coles shopper, this can be a great way to go.

Credit Cards

Avoiding pesky credit card fees

Holding an American Express card can be great for accumulating points, but you won't want it to be the only card in your wallet at any given time. The reason for that is that while acceptance of American Express cards is fairly high with major retailers and online, it is not as widespread as Visa, Mastercard and EFTPOS.

Some smaller merchants will also apply excessive surcharges for payments made by American Express, which can be 1.5 per cent or more. Such surcharges can negate the benefits of earning points by using your American Express card.

The other thing to watch is international transaction fees, which are somehow still a thing in Australia in 2025.

Even when shopping on many Australian websites, these fees can be charged, and they can add up.

Most ANZ, CommBank and NAB credit cards have a 3.5 per cent international transaction fee charge.

Most Westpac and American Express cards come with a marginally lower 3 per cent international transaction fee.

Only a few travel rewards credit cards have 0 per cent international transaction fees, including the NAB Rewards Signature card, the CommBank Ultimate Awards card and Bankwest's premium cards.

So consider these cards if you are planning a big overseas trip or if you make regular purchases from overseas merchants.

Expert Tip

Some credit cards allow you to add a spouse or other family members as additional cardholders for free. By having cards for both you and your spouse, it can be easier to meet the minimum spend requirements to hit sign-up bonuses.



Credit Cards

Other credit card benefits

Many people hesitate to sign up for rewards credit cards because of the annual fees.

Yet, beyond the points you earn, these cards often deliver benefits that can outweigh the annual fee costs.

For instance, the popular American Express Explorer Card charges a \$395 annual fee but includes a \$400 credit at American Express Travel, effectively offsetting the fee.

Travel Benefits

Premium rewards cards frequently come with extras that enhance your travel experience.

Along with bonus points and travel credits, some cards also come bundled with things like airport lounge passes, elite status with hotel chains or fast-tracks to help earn airline status.

Insurance

One of the most valuable inclusions of many travel credit cards is complimentary international travel insurance.

While eligibility varies by card, this can usually be activated by either booking return flights from Australia on a card or spending at least \$500 of prepaid travel expenses on a card, which could include flights, hotels or tours.

This could save hundreds of dollars, even on a short overseas trip, and some cards extend coverage to a spouse and dependent children.

Many cards also include additional protections such as domestic travel insurance, car rental insurance, extended warranty insurance, purchase protection, and even mobile phone insurance.

Always check the terms and conditions to ensure the coverage suits your needs, but don't underestimate the value of these inclusions.

Credit Cards

Making the most of credit card cashback

Most of the major credit card providers in Australia now have their own benefits programs.

For American Express it is 'Amex Offers', CommBank has its 'Yello' program, NAB has 'Goodies', and Westpac has 'Westpac Rewards'. It can be worth periodically checking these programs on your banking app, because they can have great offers that can help offset any annual fee you might have on a credit card.

These offers can be targeted, so not everyone gets the same deals. But in 2025, widely-received Amex Offers included things like \$150 back when you spent \$1,500 or more on a cruise through Cruise Guru, \$200 back when you spend \$1,500 with Qatar Airways, \$150 back when you spent \$1,500 with Luxury Escapes, 10 per cent back on prepaid hotels through Expedia and \$20 back when you spent \$150 at Dan Murphy's. The programs from the big banks regularly offer savings at major supermarkets and department stores, as well as on travel, utilities, internet plans and purchases at well-known online retailers. Some of these offers can also be 'stacked', potentially increasing your total rewards.

For example, when shopping online, you may still be able to click through the Qantas Shopping or Velocity eStore portals to receive points on your purchase as well as cashback on your credit card.

More on those programs later.

Expert Tip

Australian credit cards offer interest-free periods of up to 55 days. This can allow you to keep your money in a high-interest bank account and earn interest on it before you have to pay your credit card account.



Credit Cards

Examples of added travel perks on cards

American Express Platinum Card

Offers a \$450 annual travel credit through Amex Travel, along with unrivalled access to Amex's [Global Lounge Collection](#).

American Express Explorer Card

Offers a \$400 annual travel credit via Amex Travel and two complimentary Amex Lounge entries to Melbourne or Sydney each year.

American Express Qantas Ultimate

Offers a \$450 annual Qantas Travel Credit, two Qantas Club Lounge invitations and two complimentary Amex Lounge entries to Melbourne or Sydney each year.

American Express Velocity Platinum

Offers a complimentary annual Virgin Australia return Economy domestic flight between selected cities and Virgin Australia lounge access.

American Express Platinum Edge

Offers a \$200 annual travel credit via Amex Travel.

Qantas Money Titanium Card

Offers a \$450 annual Qantas Travel Credit, two Qantas First Lounge Invitations each year and Qantas flight discounts.

Qantas Money Platinum Card

Offers two Qantas Club Lounge invitations each year, plus a Qantas flight discount of up to 20 per cent on a domestic route once per year.

MyCard Prestige Card

Offers 15 lounge visits with Priority Pass, fourth night free with Luxury Escapes bookings and a \$100 Uber Premier credit each year.

ANZ Frequent Flyer Black & Westpac Altitude Qantas Black

Offer two Qantas Club lounge invitations each year.

Westpac Altitude Velocity Black

Offers two Virgin Australia lounge passes and two complimentary Economy X upgrades each year.

Banking

Earning Qantas points on home loans

A handful of lenders now let you turn your mortgage into a serious points earner.

The Qantas Money Home Loan is the headline option, offering 100,000 Qantas Points every year for the life of the loan on eligible products.

CommBank has also partnered with Qantas on its Digi Home Loan, with promotions offering up to 300,000 bonus points when you apply and settle within the required timeframe.

Qudos Bank takes a different approach, awarding 150 Qantas Points per year for every \$1,000 of your loan balance, credited monthly.

Earning Qantas points on transaction accounts

Qantas has expanded well beyond credit cards, with several banks now letting you earn points simply by managing your money.

AMP Bank's GO Everyday Account earns 1 Qantas point per \$10 of your average monthly balance, with promotional periods occasionally doubling that rate.

Qudos Bank also rewards savers, offering Qantas points on products like its Qantas Points Saver account and other eligible banking products.

The Qantas Pay prepaid Mastercard from Qantas Money allows you to earn up to 2 Qantas points per \$1 spent domestically and when overseas. The card can be loaded with foreign currency in advance, allowing you to lock in good exchange rates before you travel.

Sign-up bonuses of up to 2,000 points are also on offer.

Flights

The second-quickest way to earn points behind credit cards is by flying. That said, do not expect to collect too many points on a short-haul Economy flight from Sydney to Melbourne.

On a standard Economy ticket on Qantas, such a trip will only net you 800 points if you have no status with the airline.

But on a longer international flight like Brisbane to Los Angeles, you will get a better windfall of 4500 points one-way on a sale Economy seat.

When flying with Virgin Australia - on domestic or international routes - Velocity members earn a standard base rate of 4 points per dollar spent on their tickets.

By signing up for both the Qantas Frequent Flyer and Velocity programs in Australia, you can earn points for flying to almost anywhere in the world and with nearly any major full-service airline.

Book your flights using a points-earning credit card and you can 'double dip' on points as well.



Flights

Earning points on Qantas flights

Qantas has a set of standard points earning rates, regardless of the cost of your ticket.

As long as you enter your Qantas Frequent Flyer number upon booking - regardless of whether it is direct with Qantas or via a third-party service or website - points will be credited to your account shortly after you have taken your flight.

Some examples of how many points you can earn on routes are:

- Sydney to Melbourne, Economy Red e-Deal: 800 points
- Perth to Sydney, Business: 4,125 points
- Brisbane to Los Angeles, Economy Sale: 4,500 points
- Melbourne to Singapore, Business Saver: 8,450 points
- Sydney to London, Economy Flex: 12,400 points

Earn more points with Qantas status

Qantas Frequent Flyer members who hold status with the airline earn bonus points on top of the standard rates.

These status tiers are:

- **Silver:** 50 per cent more points
- **Gold:** 75 per cent more points
- **Platinum:** 100 per cent more points



Flights

Earning points on Qantas partners

Qantas partners with other major airlines, such as Emirates, American Airlines, Fiji Airways, British Airways, Cathay Pacific, and Japan Airlines. If you fly with any of those airlines and provide your Qantas number when booking, you can also boost your Qantas points balance.

Some examples include:

- Melbourne to Nadi on Fiji Airways in Economy: 900 points
- Sydney to Los Angeles on American Airlines in Economy: 6,750 points
- Melbourne to Colombo on Sri Lankan Airlines in Economy: 2,250 points
- Brisbane to Tokyo on Jetstar in Economy (on an eligible fare): 3,900 points
- Sydney to Hong Kong on Cathay Pacific in Premium Economy: 4,950 points
- Brisbane to Kuala Lumpur on Malaysian Airlines in Economy: 2,000 points
- Los Angeles to New York on American Airlines in Economy: 1,250 points

These earn rates are for Bronze Qantas Frequent Flyer members, with higher-tier members earning bonus points on top of these rates.

Qantas has [this handy calculator](#) on its website, which will show you how many points you will earn for flights on Qantas or with its partner airlines.

Expert Tip

Adding your Qantas Frequent Flyer number when booking on eligible partner airline flights will not only earn you points but will also deliver Qantas status credits, which could help push you into a higher tier for more travel perks.



Flights

Qantas partner airlines in 2026

- Jetstar (earn points on eligible fares only)
- Air France
- Air New Zealand (earn points on Qantas flight numbers only)
- Air Tahiti Nui (earn points on Qantas flight numbers only)
- Aircalin (earn points on Qantas flight numbers only)
- Alaska Airlines
- American Airlines
- Bangkok Airways (earn points on Qantas flight numbers only)
- British Airways
- Cathay Pacific
- China Airlines (earn points on Qantas flight numbers only)
- China Eastern
- EL AL
- Emirates
- Fiji Airways
- Finnair
- Iberia
- IndiGo (earn points on Qantas flight numbers only)
- Japan Airlines
- KLM
- LATAM
- Malaysia Airlines
- Qatar Airways
- Royal Air Maroc
- Royal Jordanian
- SriLankan Airlines
- WestJet
- Hawaiian Airlines
- SmartLynx Australia

Flights

Earning points on Virgin Australia flights

Earning points on Virgin Australia flights is quite simple for Velocity members.

All tickets – for all classes and fares – earn a base rate of 4 points for every \$1 spent.

This rate applies to both domestic and short-haul international flights on Virgin Australia.

So, a \$300 return flight from Sydney to Melbourne would net 1,200 points.

An \$800 return flight from Brisbane to Bali would deliver a haul of 3,200 points.

Members with an eligible Velocity points-earning credit card earn a higher rate of 5 points for every \$1 spent on their tickets.

Earn more points with Velocity status

Velocity members who hold status with the airline earn bonus points on top of the standard rates.

These status tiers are:

- **Silver:** 50 per cent more points
- **Gold:** 75 per cent more points
- **Platinum & Platinum Plus:** 100 per cent more points



Flights

Earning points on Velocity partners

Earning Velocity points when travelling on partner airlines such as Singapore Airlines, United Airlines and Qatar Airways is a little different. Each airline has its own tables, which are available on the Velocity website and show the earn rates for different ticket classes.

These earn rates are linked to the actual miles flown, as opposed to the price of the ticket.

For example, Singapore Airlines Economy Standard tickets earn points at a rate of 0.75 points per mile flown on SQ flight numbers.

There is a mileage calculator which you can then use to work out how many points you will earn on a certain route.

Perth to Singapore is 2,431 miles, so at an earn rate of 0.75 points per mile, you would pocket 1,823 Velocity points on a one-way Economy Standard ticket on Singapore Airlines.

On United Airlines, Premium Economy tickets earn 1.25 points per mile, so a one-way ticket from Melbourne to San Francisco would net you a cool 9,850 Velocity points given that route is 7,780 miles in length.

You can find the tables and calculate your potential points earn for any route.

These standard rates are for standard Red Velocity members, with bonus points on offer for higher-tier members in some situations.

Expert Tip

Velocity offers family pooling of points and status credits, which can be great for consolidating your points and boosting your chances of achieving higher status. Up to six family members living at the same address can join the pool.



Flights

Velocity partner airlines in 2026

- Qatar Airways
- United Airlines
- Singapore Airlines
- All Nippon Airways
- Air Canada
- South African Airways
- Hainan Airlines
- Tianjin Airlines
- Capital Airlines
- Hong Kong Airlines
- Link Airways (earn points on Qantas flight numbers only)
- Virgin Atlantic
- Air New Zealand (earn points on VA flight numbers only)



Groceries

Australia's two major supermarkets – Woolworths and Coles – both have large loyalty programs.

Woolworths' Everyday Rewards program and Coles' Flybuys allow you to earn 'money off your shop,' converting 2000 points to \$10 off your next purchase.

However, you can also convert these points to the Qantas Frequent Flyer (Everyday Rewards) or Velocity (Flybuys) programs, which could prove much more lucrative.

The standard points earned on groceries for both programs are not a lot, but by taking advantage of 'Boosters' and other promotions, you can rake in a significant amount of airline points over the course of a year.



Groceries

Earning points at Woolworths

Woolworths' Everyday Rewards program rewards shoppers for their everyday spending across Woolworths supermarkets (in-store and online), Big W, BWS, and selected EG Ampol and Ampol Foodary service stations.

Members earn 1 Everyday Rewards point per \$1 spent at most participating stores, with occasional higher earn rates during promotions. Once you reach 2,000 points, you can redeem them for \$10 off your shop, either instantly or by banking them for use during the Christmas period at the end of the year.

But there's also another option.

Beyond money off groceries, Everyday Rewards offers a valuable pathway to accumulating points in the Qantas Frequent Flyer program. Members can choose to automatically convert their Everyday Rewards points into Qantas Points at a rate of 2,000 Everyday Rewards points to 1,000 Qantas Points.

These are usually processed the same day that you hit 2,000 points.

For many travellers, this can be a far more lucrative option than money off your shop - if used cleverly.

Expert Tip

The Everyday Extra program allows you to earn 2x points on every shop at Woolworths and Big W. You will also receive 10 per cent off one shop at Woolworths each month, all for \$70 a year. Plus, get 1500 bonus points on sign-up here.



Groceries

How to earn more points at Woolworths

The standard earn rate of 1 Everyday Rewards point per \$1 spent on groceries isn't very good.

It means you are only earning 0.5 Qantas points per \$1 - or 50 Qantas points on a \$100 shop.

But where this program becomes valuable is by making the most of 'Boosters'.

It is worth downloading the [Everyday Rewards app](#) on your phone and checking it each week before shopping at Woolworths or Big W or filling up with petrol at a participating Ampol service station.

Within the app, you can hit the 'Boost' button on various promotions.

Personalised offers can include things like:

- Collect 800 bonus points for spending \$40 in one or more shops at Woolworths
- Collect 10x points on over 1000 participating products at Woolworths
- Collect 100 points when you spend \$10 on freezer products at Woolworths
- Collect 10x points on participating products at Big W
- Collect 2000 points when you spend \$50 or more in three separate visits to Ampol Foodary

In the app, you will also see weekly boosters on items you have bought before, including fresh fruit and vegetables.

You might get 80 bonus points on your next bunch of celery or 100 bonus points when you spend \$5 on apples.

Make the most of these boosters and your points balance could quickly soar.

Groceries

Purchasing WISH gift cards to buy groceries

For those who do a lot of their regular grocery shopping at Woolworths, this can be a very valuable hack.

The Qantas Marketplace sells digital WISH gift cards, which can be used to make purchases at Woolworths supermarkets as well as BIG W, BWS, Dan Murphy's and participating EG Ampol stores.

The benefit of buying these gift cards through the Qantas Marketplace is that Frequent Flyer members will earn 3 Qantas points per \$1 spent on the gift cards.

If you use a points-earning credit card to purchase the gift cards from the Qantas Marketplace, you could earn an additional 1 point per \$1 spent. Then, when shopping at Woolworths, Everyday Extra members earn the equivalent of 1 Qantas point per \$1 spent.

In total, that means you could earn up to 5 points per \$1 spent on all of your groceries at Woolworths.

People spending \$200 a week at Woolworths could net a neat 52,000 Qantas points per year using this strategy.

Combine this with other promotions - including points boosters through Everyday Rewards - and your yearly groceries spend alone could be converted into a return international flight.

Expert Tip

Load your WISH gift cards into the 'Wallet' section in the Everyday Rewards app for easy storage, use and balance tracking. Scan a barcode in the app to use gift cards and balances are automatically updated.



Groceries

Earning points at Coles

The Flybuys program is one of Australia's most versatile loyalty schemes, rewarding members across a wide network that includes Coles, Liquorland, Kmart, Target, Officeworks, and many partner retailers. The standard earn rate is 1 Flybuys point per \$1 spent at most participating stores, with additional points available through targeted offers and partner promotions.

Coles Plus Saver members earn double points - amounting to 2 Flybuys point per \$1 spent - at Coles and Liquorland.

Once you reach 2,000 Flybuys points, you can redeem them for \$10 off your shop.

Alternatively, members can convert Flybuys points into Velocity Points at a rate of 2,000 Flybuys points to 1,000 Velocity Points.

Regular promotions can improve this transfer rate, though.

For travel lovers, this can be a far more rewarding option than simply taking money off groceries, especially when aiming for flight redemptions or upgrades.

As with Everyday Rewards, the base earn rate alone won't generate huge returns.

The real strength of Flybuys lies in its offers - personalised bonuses that multiply your points on specific shops, categories, or during multi-week challenges.

Expert Tip

By linking your Velocity and Flybuys accounts, you can also earn status credits when shopping at Coles, Coles Online, Liquorland and First Choice Liquor Market. Earn 1 status credit for every \$100 spent (up to 10 per month).



Groceries

How to earn more points at Coles

The standard earn rate of 1 Flybuys point per \$1 spent at Coles isn't particularly strong on its own.

When converted to Velocity, it works out to 0.5 Velocity Points per \$1 - so a \$100 shop only nets you 50 Velocity points.

This won't get you far.

However, Flybuys becomes genuinely valuable when you take advantage of its offers.

These are how most members earn the bulk of their points.

It's worth downloading the Flybuys app and checking it before you shop at Coles, Liquorland, Kmart, Target, or Officeworks.

Inside the app, you'll find personalised offers you can activate with a single tap.

These can include things like:

- Collect 10,000 points when you complete a multi-week spend challenge at Coles
- Collect 1,000 bonus points when you spend \$50 at Coles
- Collect 10x points on selected categories or brands at Coles
- Collect 200 bonus points when you spend \$20 at Liquorland
- Collect 5x points on your next shop at Kmart

The multi-week spend challenges at Coles are by far the most lucrative.

Many members regularly receive this challenge, which can provide 10,000 bonus points for spending as little as \$50 at Coles in one shop each week for four consecutive weeks.

That can deliver you 5,000 Velocity points for spending only \$200 on groceries - not bad at all.

Groceries

Get more Velocity points during promotions

You can set up your Flybuys account to automatically transfer points to Velocity when you reach 2,000 points.

However, it is better not to turn on this auto-transfer feature and instead leave your points in your Flybuys account until promotions come around. While the standard transfer rate is 2,000 Flybuys points to 1,000 Velocity Points, bonus promotions can increase this rate.

In March 2025, there was a great deal which provided 15 per cent bonus points on members' first-ever Auto Transfer to Velocity or 5 per cent bonus points on members' next Manual Transfer.

With the 15 per cent bonus, every 2,000 Flybuys points were worth 1,150 Velocity points - a not insignificant increase.

Another promotion in December 2025 offered 500 bonus Velocity points and 500 bonus Flybuys points to members who completed their first Auto Transfer by January 31, 2026.

Alternatively, 250 bonus Velocity points and 250 bonus Flybuys points were on offer for members who completed a Manual Transfer.

It is worth keeping an eye on your email inbox for these promotions and cashing in on them when they do arise - which is generally a couple of times each year.

Expert Tip

Be sure to scan your Flybuys card on any smaller shops at Coles, as well as bigger shops. Some smaller shops will help bring down your average spend and deliver easier-to-reach targets for promotions like the multi-week spend challenges.



Groceries

Purchasing third-party gift cards

Expert Tip

One of the easiest ways to turbo-charge your points balance is by taking advantage of gift card promotions at Coles and Woolworths.

Both supermarkets regularly run offers where you can earn 10x points, 20x points, or large bonus points amounts when you buy selected third-party gift cards.

These promotions often apply to gift cards for popular brands like Apple, Uber, Uber Eats, Luxury Escapes and Ikea.

There are also multi-choice gift cards on offer under these deals, which can be used at other retailers like JB Hi-Fi, rebel, Baby Bunting, BCF, H&M, The Good Guys, Officeworks and many more.

Additionally, prepaid Mastercard and EFTPOS gift cards can provide the ability to spend wherever you choose.

Because you're effectively pre-paying for purchases you were going to make anyway, this is a simple way to turn everyday spending into a big points boost.

For example, a typical promotion might offer:

- 10x points on all \$50, \$100, or variable-load gift cards
- 1,000 bonus points when you buy a \$100 gift card
- 2,000 bonus points when you buy a \$200 gift card
- 20x points on selected gift cards

If you're collecting airline points, these promos can be extremely lucrative.

Just make sure you only buy gift cards you'll genuinely use, and always check the promotion details - including any limits - in the app or catalogue.



Groceries

How purchasing third-party gift cards works

Used strategically, gift card promotions can become one of the most powerful tools for boosting your points balance throughout the year. Here is an example of how they could work for you, based on a promotion from 2025:

New Apple MacBook Example

Let's say you have been eyeing a new Apple MacBook Air, which retails for \$1,999.

You could purchase it through the Apple website and potentially collect 1,999 points by using a points-earning credit card to make the payment. But Coles has a 20x bonus points on Apple gift cards promotion.

These promotions are typically limited to five gift cards per day, but if you purchased 10x \$200 gift cards across two days, you would earn 40,000 Flybuys points on this purchase.

This can be converted to at least 20,000 Velocity points.

By also using a points-earning credit card to purchase the gift cards at Coles, your total points boost could be 22,000 points for a \$2,000 outlay.

Expert Tip

Purchasing prepaid Mastercard or Visa gift cards during special supermarket promotions can help earn you more points on your bills. Many utilities and insurance companies allow you to prepay your account, which you may be able to do using these cards.



Petrol

Owning a car is a big expense, and racking up the kilometres on the odometer can result in fuel bills in the thousands of dollars each year. But it is possible to both save money and turn this major expense into plenty of points.

Here's how.



How to earn Qantas points on petrol

There are a few ways to earn Qantas points on petrol purchases. The first is through Qantas' partnership with BP.

BP Rewards members can choose to link their account to Qantas Frequent Flyer and earn 2 points per litre on BP Ultimate Unleaded and 1 point per litre on all other fuels.

Bonus promotions are also offered from time to time, which can boost this standard earn rate substantially.

Everyday Rewards members can also earn points on petrol at participating EG Ampol and Ampol Foodary locations, at a rate equivalent to 0.5 Qantas points per \$1 spent.

This points earning can also be combined with 4c per litre discount vouchers after spending \$30 or more on a shop at Woolworths.

Petrol

How to earn Velocity points on petrol

There are also several ways to earn Velocity Points when filling up your tank.

One method is through Velocity's partnership with 7-Eleven.

By linking your Velocity account within the [My 7-Eleven](#) app, you can earn 2 points per litre on premium fuels (Mobil Extra 95 and Supreme+ 98) and 1 point per litre on all regular fuels.

Additionally, members earn 2 points per \$1 spent on eligible in-store snacks, drinks, and convenience items.

To collect these points, you simply scan your linked "My Card" barcode from the app or swipe your physical Velocity membership card at checkout.

New members can also [earn 250 bonus points](#) on their first eligible linked purchase.

Those frequenting Reddy Express locations can also earn Velocity points indirectly through Flybuys.

By scanning your Flybuys card, you'll earn 1 Flybuys point (worth 0.5 Velocity points) per \$2 spent on fuel and eligible in-store purchases.

Additionally, you can boost your earnings at Reddy Express by opting for points instead of a fuel discount after spending \$30 or more at Coles.

Flybuys members can opt to earn 8 Flybuys points per litre (equivalent to 4 Velocity Points), instead of the standard 4c per litre supermarket discount.

This can be combined with the base earn rate of 1 Flybuys point per \$2 spent, significantly increasing your total points haul per visit.

Petrol

Earn more points on petrol with gift cards

We covered this earlier in the Groceries section, but it is relevant here as well.

The Qantas Marketplace sells digital WISH gift cards, which can be used to make purchases at various retailers, including participating EG Ampol stores.

By purchasing these gift cards through the Qantas Marketplace, you will earn 3 Qantas points per \$1 spent on the gift cards.

If you use a points-earning credit card to purchase the gift cards from the Qantas Marketplace, you could earn an additional 1 point per \$1 spent. Then, by scanning your Everyday Rewards at EG Ampol, you can earn another 1 Everyday Rewards point per \$1 spent - or 0.5 Qantas points. In total, this clever strategy could earn you 4.5 Qantas points per \$1 spent on all your petrol purchases.

On a \$4,000 yearly petrol spend, that could add up to 18,000 Qantas points.

The best bit is that you can earn these points in addition to saving 4c per litre after spending \$30 or more on groceries at Woolworths.

So, if you have a participating EG Ampol service station near you and its fuels are usually well-priced, this hack could give your points balance a serious boost.



Shopping

Earning points through everyday online shopping is one of the simplest and most consistent ways to build your points balance.

Whether you're buying clothes, electronics, homewares or gifts, there are dedicated online shopping portals that reward you for purchases you'd be making anyway.

The key idea is straightforward: instead of going directly to a retailer's website, you start your shopping through an airline's online directory of stores.

From there, you click through to the retailer and complete your purchase as normal.

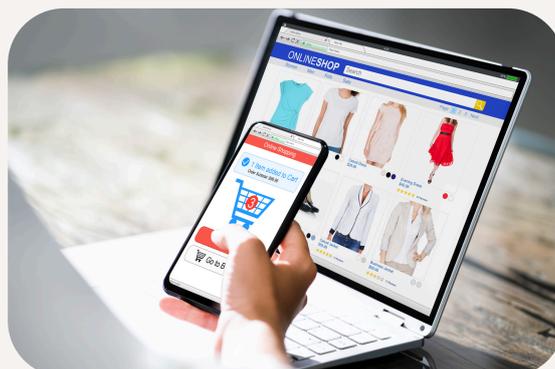
Because the airline can track that referral, you earn points on the transaction - often at a rate of several points per dollar spent.

These portals frequently run bonus promotions, especially around major sales events like Black Friday, Boxing Day and EOFY.

During these periods, earn rates can jump dramatically, turning a standard purchase into a high-value points opportunity.

On top of that, using a points-earning credit card at checkout means you can effectively "double dip", earning once from the airline's shopping portal and again from your card issuer.

With a little planning, everyday online shopping becomes a reliable way to grow your Qantas or Velocity balance.



Shopping

Earning Qantas points on online shopping

One of the easiest ways for Qantas Frequent Flyer members to earn points while shopping is through the [Qantas Shopping portal](#).

By starting your purchase on the portal and clicking through to participating retailers, you'll earn points on every transaction.

Many stores offer around 3 Qantas points per \$1 spent, but some rates can be as high as 40 points per \$1 spent during promotions.

Many big brand websites can be clicked through from the Qantas Shopping portal, including adidas, Apple, David Jones, eBay, Kathmandu, Kogan, Myer, Nike, The Good Guys, UNIQLO and many more.

Another way to earn points is through the [Qantas Marketplace](#), which stocks thousands of products across fashion, tech, home, beauty and more.

You can even pick up digital gift cards with bonus points attached.

Every purchase earns Qantas points, and the Marketplace frequently runs bonus promotions that make it an attractive option for big-ticket items or seasonal shopping.

Other ways to earn Qantas points on shopping

In addition to the Shopping portal and Marketplace, Qantas has separate deals with a number of other retailers.

[Kogan](#), [David Jones](#) and [Forty Winks](#) shoppers can earn 1 Qantas point per \$1 spent by linking their accounts.

Big W customers can earn Everyday Rewards points on their purchases, which can be converted to Qantas points.

Shopping

Earning Velocity points on online shopping

Velocity makes it just as easy to earn points on your everyday online shopping through the [Velocity eStore](#).

By starting your purchase on the eStore and clicking through to one of the hundreds of participating retailers, you'll earn Velocity points on every dollar spent.

The earn rate depends on the retailer, but it's common to see boosted offers during major sales events, which can turn a routine purchase into a solid points win.

The eStore covers a wide range of categories - electronics, fashion, homewares, beauty, travel accessories, and more - so most online purchases can be routed through it with very little effort.

Popular brands available through the Velocity eStore include Apple, Chemist Warehouse, eBay, Myer, Petbarn, The Good Guys, THE ICONIC and even Temu.

Similar to the Qantas Shopping portal, most stores offer around 3 Velocity points per \$1 spent; however, much higher rates are seen during promotions.

Velocity also has a separate partnership with bedroom store [Snooze](#), with members able to earn 1 point per \$1 spent on mattresses, bedroom furniture, accessories and more in-store or online.

Expert Tip

The [Velocity eStore](#) and [Qantas Shopping](#) portals both offer free browser extensions for Google Chrome. Installing these extensions will help ensure that you never miss out on points when shopping online at eligible stores.



Holidays

Most travellers think points are something you earn on the way to your destination - but the real magic happens once you arrive.

From hotel stays to car hire, tours and even everyday holiday spending, your trip can quietly rack up a stack of rewards even without a single flight involved.

Booking your accommodation through a points-earning portal can ensure you earn points for every night you sleep.

You can also earn points on cruises, car hire, motorhomes and even your Uber ride to or from the airport.

Using a points-earning credit card during your trip can help you score more points again, so that your holiday starts paying for your next one before you have even packed your bags to come home.



Holidays

How to earn Qantas points on hotels

Earning Qantas points on hotel stays is one of the easiest ways to boost your balance while you're already enjoying your trip.

The simplest option is booking through [Qantas Hotels](#), where you'll earn points on every dollar spent for more than half a million properties worldwide.

The standard earn rate is 3 points per \$1 spent, but two major bonus points promotions ran in 2025.

In February, there was a 'triple points' promotion, allowing members to earn 9 points per \$1 spent.

In November, there was a boosted rate of 7 points per \$1 spent.

Booking a stay during one of these promotional periods could deliver you a big points boost.

For a \$2,000 hotel spend during a 9 points per \$1 spent promotion, you would pocket 18,000 Qantas points.

How to earn Qantas points on Airbnb

The [Qantas Hotels](#) portal also gives you the ability to earn Qantas points on Airbnb bookings.

The earn rate for these bookings is lower at 1 point per \$1 spent, but it is better than getting nothing by booking the same property directly through Airbnb.

Expert Tip

Booking a package deal through [Qantas Holidays](#) can both save you money and earn you more points. Deals which include flights, hotel and bonus inclusions earn 3 points per \$1 spent. Plus, you will also earn usual points from flights.



Holidays

Double-dip on Qantas points with Accor

Qantas' partnership with Accor Live Limitless (ALL) is one of the most rewarding tie-ups in Australian travel.

By linking your Qantas Frequent Flyer and ALL accounts, you'll unlock dual earning on every eligible Accor stay.

That means that in addition to earning regular ALL points, you will also earn 3 Qantas points per \$1 spent on your stays.

There are also status boosts, bonus-point promotions and member-only offers available through this tie-up.

Accor is Australia's largest hotel chain, with brands like Sofitel, Pullman, Novotel, Mantra, Mercure and Ibis.

Earn Qantas points at TripADeal

Booking a holiday package through TripADeal is one of the easiest ways to earn a burst of frequent flyer points.

By entering your Qantas Frequent Flyer number when you book eligible packages, you can earn Qantas points on the entire cost of your trip.

The standard earn rate is 3 Qantas points per \$1 spent, but bonus promotions can provide higher earn rates or lump-sum bonuses.

TripADeal offers great hotel deals as well as bundled packages which include flights, hotel and tours.

Earn Qantas points on cruises

Cruise lovers can earn Qantas points by booking their next sailing through TripADeal.

The website offers a range of global cruises from most of the major brands - with an earn rate of at least 3 Qantas points per \$1 spent.

Holidays

Earn Qantas points on car hire

When it comes to hitting the road, Qantas' partnerships with Avis and Budget make it easy to top up your points balance from the driver's seat. By booking your rental through the [Qantas portal](#), you can earn 4 Qantas points per \$1 spent (on time and kilometre charges) within Australia. Those heading overseas can collect a flat rate of 700 points per rental.

Earn Qantas points with Uber

Qantas' partnership with Uber turns that airport run into a points-earning opportunity.

By [linking your Qantas Frequent Flyer and Uber accounts](#), you can earn points on every eligible ride to or from major Australian airports.

Those who plan ahead by booking an Uber Reserve trip can earn 1 Qantas point per \$1 spent.

For all other on-demand rides - like UberX, Uber Green, or UberXL - you can earn 1 Qantas point per \$2 spent.

A bonus of 1,000 points is also available to new riders who link their accounts and take their first-ever Uber trip.

Earn Qantas points on motorhomes

A big road trip could deliver a big points boost.

By providing your Qantas Frequent Flyer number when booking with brands like [Apollo](#), [Britz](#), and [maui](#), you can turn your daily rental rate into a significant points haul.

Depending on the brand, you can earn between 1 and 3 Qantas points per \$1 spent on eligible rentals within Australia and New Zealand.

Holidays

Earn Velocity points on hotels

Building your points balance while you sleep is easy with the [Virgin Australia Hotels portal](#) (powered by Hopper).

By booking through the portal, you can earn a base rate of 3 Velocity Points per \$1 spent on more than 400,000 properties worldwide.

Velocity Platinum Plus members can pocket an additional 4.5 bonus points per \$1, bringing your total earn to a massive 7.5 Velocity Points for every \$1 spent.

Earn Velocity points on direct hotel bookings

In addition to the Virgin Australia Hotels portal, Velocity has separate partnerships with some accommodation providers, including [Crown Hotels](#) and [Hamilton Island](#).

Providing your Velocity number upon check-in at Crown properties in Sydney, Melbourne and Perth will earn you 3 Velocity points per \$1 spent.

Adding your Velocity number when booking a stay on Hamilton Island will also see you earn 3 Velocity points per \$1 spent.

Earn Velocity points on cruises

By booking your next cruise through the dedicated [Velocity Cruise pilot portal](#), you can earn a base rate of 3 Velocity points per \$1 spent.

The partnership covers over 30,000 itineraries across the globe, including major lines like Royal Caribbean, Princess and Carnival.

Velocity members with status earn points at higher rates.

Silver members earn 4.5 points per \$1, Gold members earn 5.25 points per \$1 and Platinum and Platinum Plus members earn 6 points per \$1.

Holidays

Earn Velocity points on car hire

Velocity has partnerships with [Hertz](#), [SIXT](#), [Europcar](#), [Thrifty](#), and [Dollar](#) to ensure you're rewarded for those holiday kilometres.

By booking your vehicle through the Virgin Australia website or quoting your membership number at the rental desk, you'll earn a base rate of 3 Velocity Points per \$1 spent on eligible rentals within Australia and New Zealand.

Overseas rentals typically pocket a flat rate of 800 points.

Members with Velocity status can enjoy higher earn rates in some cases.

Earn Velocity points on activities

Activities, experiences and tours can earn you points on the ground during your next trip as well.

Velocity has a partnership with [Experience Oz](#), with a [special portal](#) offering a catalogue of over 4,000 ways to keep your points balance soaring while you explore.

By booking your tours and attractions through the portal, you can earn 3 Velocity Points per \$1 spent on eligible activities across Australia and New Zealand.

Earn Velocity points on DiDi rides

Your rideshares to or from the airport or during your next holiday could earn you points through Velocity's [partnership with DiDi](#).

By linking your accounts in the DiDi app, you can earn 1 Velocity point per \$1 spent on every eligible ride across Australia.

There are also 1,000 bonus points on offer for new users who link their accounts and complete their first ride.

Insurance

While many people focus on flights and credit cards, insurance is one of the most powerful ways to "passively" build a big points balance. By aligning your essential cover - like health, car, home, travel and even pet insurance - with your preferred loyalty program, you can turn necessary annual premiums into significant sign-up bonuses and ongoing rewards.

It's a simple strategy to ensure that protecting your lifestyle today is also funding your next adventure tomorrow.



Earn Qantas points on health, home, car or travel insurance

By protecting your health, car, home, or next holiday, you could unlock a stack of Qantas points.

[Qantas Insurance](#) offers a suite of insurance products that typically earn you 1 Qantas Point for every \$1 spent on premiums.

However, the real drawcard is the sign-up offers.

New customers can often bank substantial hauls, such as up to 120,000 points for health insurance or 40,000 points for home or car insurance, depending on the level of cover and current promotions.

Travel insurance bonuses can be as high as 20,000 points.

Insurance

Earn Velocity points on health, home, car, travel and pet insurance

Velocity has a strong line-up of insurance partners that allow you to earn points on life's essentials, often with significant bonuses for new policyholders.

Home, Car & Business Insurance

Through Velocity's partnership with [QBE](#), you can bank points for protecting your assets.

New customers can often earn up to 30,000 Velocity points for taking out a new comprehensive car or home insurance policy online, with an additional 10,000-point bonus available upon your first renewal.

For business owners, the Virgin Australia Business Flyer program offers up to 15,000 points on small business insurance.

Health & Pet Insurance

Velocity's partnership with Medibank provides points for health and pet insurance.

Depending on the level of cover, new health insurance customers can earn up to 80,000 Velocity points when [joining and maintaining an eligible hospital and extras plan](#).

You can earn points for your four-legged friends by signing up for [Medibank Pet Insurance](#), which can come with up to 15,000 bonus points.

Travel Insurance

Before heading overseas, you could earn points by purchasing travel insurance through the [Cover-More Velocity portal](#).

You can earn a base rate of 3 Velocity points per \$1 spent on travel insurance policies.

Members with Velocity status enjoy higher earn rates, though, with Silver members earning 4.5 points per \$1, Gold members earning 5.25 points per \$1, and Platinum members earning 6 points per \$1.

Utilities

Keeping the lights on can do more than just power your home - it can fuel your next holiday.

Utility bills are one of the most consistent "hidden" sources of points, allowing you to turn necessary household overheads into a steady stream of rewards.

By switching to a partner electricity, gas or internet provider, you could pocket thousands of points through sign-up bonuses and earn ongoing rewards every time you pay your bill.



Earn Qantas points on energy and internet

Qantas points collectors have two primary paths to earning on utilities. Through [Red Energy](#), you can earn up to 2 Qantas Points per \$1 spent on your electricity and gas bills when you pay on time - on top of banking up to 15,000 bonus points.

Alternatively, there is an indirect route to earning Qantas points through [Origin Energy](#)'s tie-up with Everyday Rewards.

Select plans earn 1 Everyday Rewards point (which can be converted to 0.5 Qantas points) per \$1 spent on energy and internet bills, with up to 15,000 Everyday Rewards points available as a sign-up bonus for making the switch.

Utilities

Earn Velocity points on energy and internet

Velocity members can supercharge their balance through a major partnership with [AGL](#).

By switching your home electricity and gas to the AGL Velocity offer, you can earn up to 20,000 Velocity Points over your first year (including a sign-up bonus and an anniversary reward).

[AGL internet](#) customers can also earn up to 18,000 bonus Velocity points across the first six months of a new NBN plan.



Expert Tip

While signup bonuses on points-earning energy plans can be lucrative, be sure to compare prices with other non-points providers to make sure you are not getting ripped off with higher-than-average rates.



Food & Wine

Your everyday indulgences can quietly become a steady stream of rewards if you know where to look.

Whether you're ordering in, seeking convenient meal boxes or are stocking up your wine rack, many loyalty programs now offer points on the meals and bottles you'd be buying anyway.



Earn Qantas points on wine

Qantas Wine is one of the easiest ways to top up your Qantas Points balance from home.

You can earn 1 Qantas point per \$1 spent, or 3 points per \$1 spent if you're a Qantas Wine Premium member.

The range is huge, with over 1,500 wines, Champagnes, spirits, beers and gourmet items hand-picked from top Australian regions.

Many cases also come with sizeable bonus-point offers.

Earn Qantas points on meal boxes

Those seeking an easy dinner can earn plenty of points on meal boxes.

HelloFresh and Youfoodz customers can earn up to 10,000 Qantas points and save up to \$100 across their first 10 boxes, plus receive 50 points on every box ongoing after that.

Food & Wine

Earn Velocity points on wine

Velocity has a similar wine store of its own called [Virgin Wines](#), where members can top up their points balance while topping up their glass. You can earn 2 Velocity points per \$1 spent on any bottle or case, and 3 points per \$1 if you're part of the Discovery Club wine plan. The range covers local and international wines, mixed cases, and curated selections - often paired with big bonus-point offers.

Earn Velocity points on food deliveries

Velocity's partnership with [DoorDash](#) turns everyday food, grocery and essentials deliveries into easy points. After you link your Velocity account to DoorDash, you can earn 1 Velocity point per \$1 spent on every eligible order across restaurants, cafés, grocery stores, pharmacies and more. New and returning customers can also score 2,000 bonus points on their first linked eligible order during promotional periods.

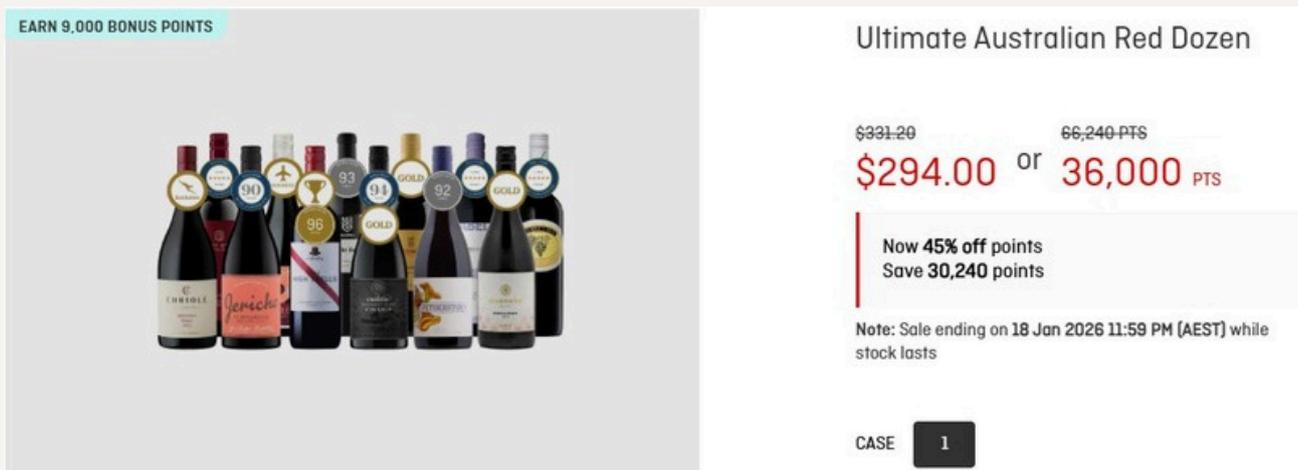
Earn Velocity points when dining out

Dining out can now double as a points-earning opportunity thanks to Velocity's partnership with [me&u](#). By linking your Velocity Frequent Flyer and me&u accounts, you can earn 1 Velocity point for every \$5 spent on eligible orders at participating venues across Australia when ordering food and drinks via a me&u QR code at your table. Linking your account for the first time will also score you 100 bonus Velocity points.

Food & Wine

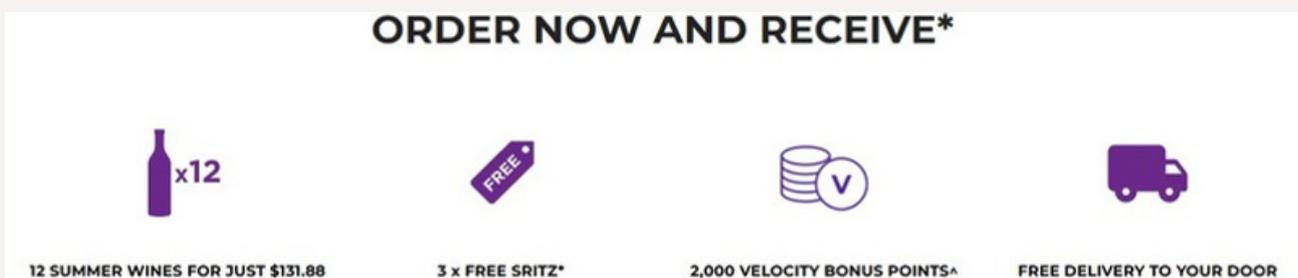
How the points can stack up on wine orders

Wine lovers can make their next glass a lot more rewarding by making the most of special promotions from Qantas Wine and Virgin Wines. Regular bonus points offers - on top of standard earn rates of up to 3 points per \$1 spent - can make for some exceptional deals. Take this offer from Qantas Wine, for example:



The screenshot shows a promotional offer for 'Ultimate Australian Red Dozen'. In the top left corner, a teal banner reads 'EARN 9,000 BONUS POINTS'. The main image displays a row of 12 wine bottles with various labels and award medals. To the right, the product name 'Ultimate Australian Red Dozen' is shown. Below it, the price is listed as ~~\$931.20~~ **\$294.00** or **36,000 PTS** (with 66,240 PTS crossed out). A red-bordered box highlights 'Now 45% off points' and 'Save 30,240 points'. A note states: 'Note: Sale ending on 18 Jan 2026 11:59 PM (AEST) while stock lasts'. At the bottom, a 'CASE' selector is set to '1'.

Note the 'Earn 9,000 Bonus Points' banner in the top left corner. For an outlay of \$294, you will receive 12 bottles of premium Australian red wine on this order - plus a huge 9,294 Qantas points. Virgin Wines also has some great offers, like the one below, which was featured over Christmas 2025. For an outlay of \$131.88, you could get 12 Gold-medal wines and 3 bottles of orange spritz delivered - plus 2,264 Velocity points.



The screenshot features a white background with the heading 'ORDER NOW AND RECEIVE*' in bold black text. Below the heading are four purple icons representing the offer: a wine bottle with 'x12', a purple tag with 'FREE', a stack of coins with a 'V' on the top coin, and a delivery truck. At the bottom, four corresponding text items are listed: '12 SUMMER WINES FOR JUST \$131.88', '3 x FREE SRITZ*', '2,000 VELOCITY BONUS POINTS^', and 'FREE DELIVERY TO YOUR DOOR'.

A stylized world map with a light beige background and dark blue landmasses. Several airplane icons are scattered across the map, representing flight routes. The title 'Using Points' is centered over the map.

Using Points

Using Points

You can buy an overpriced toaster using points at the Qantas Frequent Flyer or Velocity redemption stores if you want to.

However, savvy point collectors generally save up for things that are a little more meaningful – including interstate and overseas adventures. For many points enthusiasts, the holy grail is stretching those balances far enough to experience Business Class or even First Class on a long-haul flight — a redemption that can turn everyday spending into a truly memorable journey.

That said, don't overlook the value of domestic and international Economy flights.

Economy redemptions can still deliver excellent cents-per-point value, especially during peak travel periods when cash fares surge.

Here are some practical tips to help you book Qantas and Velocity reward flights and get the most from every point you've earned.



Using Qantas points

Redeeming Qantas points for flights

Redeeming Qantas points for flights isn't one-size-fits-all.

The program offers several pathways depending on your travel plans.

Qantas points can be redeemed for flights in three main ways. These are:

Classic Flight Rewards

Classic Flight Rewards are the most popular way to use Qantas points. They allow you to book seats on Qantas, Jetstar and partner airlines using points instead of cash. These redemptions are fixed at set points rates, which means the value is often excellent compared to paying cash, especially on long-haul flights or during peak travel periods. Availability can be limited, so being flexible with dates and destinations is helpful. Taxes, fees, and carrier charges still apply, but points cover the bulk of the fare.

Classic Plus Flight Rewards

Classic Plus is Qantas' newer redemption option, introduced in 2024 and is designed to give members more choice and availability. Unlike Classic Flight Rewards, Classic Plus seats are tied to cash fares, so the number of points required varies depending on demand and ticket price. The upside is that you'll see far more seats available, including during busy travel periods when Classic Flight Rewards are scarce.

Classic Upgrade Rewards

Classic Upgrade Rewards allow you to use points to upgrade to a higher cabin class (or multiple classes) on eligible Qantas flights. This is one of the most aspirational uses of points, as it can transform a standard Economy or premium Economy ticket into a Business or even First Class experience. The process involves booking a cash fare first, then requesting an upgrade with points. Upgrades are confirmed based on availability and your Frequent Flyer status level, with higher tiers given priority. While not guaranteed, successful upgrades can deliver outstanding value.

Using Qantas points

Rewards flight comparison

Classic Flight Rewards use fixed points rates, which usually provide the best value.

While the availability of Classic Plus Flight Rewards can be much better, the required points to book them can also be much higher.

As a comparison, we looked at the same Qantas flight from Sydney to Los Angeles across two days in September 2026.

On September 24, a Classic Rewards seat was available to book in Economy for 48,200 points plus \$234 in taxes and fees.

	Sale	Saver	Flex	Premium Economy Sale	Economy Reward
<p>Sydney 17:50 — Los Angeles 14:30</p> <p>QF11 Q5100S</p> <p>Total duration 13h 40m</p>	\$1,129	\$1,956	\$2,996	No seats	Classic 48,200 + \$234

The same flight the next day - September 25 - was not available to book through Classic Flight Rewards, but instead was available through Classic Plus Flight Rewards at a much higher cost of 155,100 points plus \$234 in taxes and fees.

	Sale	Saver	Flex	Premium Economy Sale	Economy Reward
<p>Sydney 17:50 — Los Angeles 14:30</p> <p>QF11 Q5100S</p> <p>Total duration 13h 40m</p>	\$1,785	\$2,060	\$3,101	\$3,554	Classic Plus 155,100 + \$234

This comparison shows the significantly better value proposition of Classic Flight Rewards bookings - if you can find them for your desired travel dates.

Using Qantas points

How to book a flight with Qantas points

Booking a flight with Qantas Frequent Flyer points is straightforward once you know where to look.

Start by logging into your Frequent Flyer account and navigating to 'Book Flights'.

Switch on the 'Rewards' toggle to ensure your search shows seats available for points redemptions.

From there, search and select flights as you normally would.

Eligible reward seats will be clearly displayed on the results screen, along with the required points and any applicable taxes or fees.

The process works the same whether you're booking a short domestic hop or an international journey with Qantas or its partner airlines, making it easy to turn your points into travel across the globe.

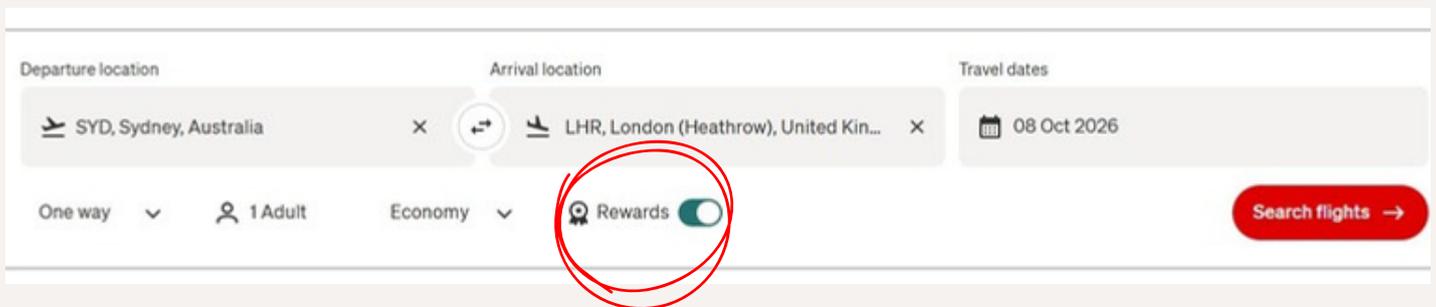


Using Qantas points

Step-by-step Qantas flight booking guide

Step 1

Conduct a flight search at [Qantas.com](https://www.qantas.com), inputting your departure and arrival locations, desired travel date, number of seats and class of travel. Also, select the 'Rewards' toggle before hitting 'Search flights'



The screenshot shows the Qantas flight search interface. The 'Departure location' is set to 'SYD, Sydney, Australia' and the 'Arrival location' is 'LHR, London (Heathrow), United Kin...'. The 'Travel dates' are '08 Oct 2026'. The search parameters are 'One way', '1 Adult', and 'Economy'. The 'Rewards' toggle is turned on and is circled in red. A red 'Search flights' button is visible on the right.

Step 2

Select a flight that suits your needs from the available options. 'Classic' rewards flights generally provide the best value, but availability can be more limited than 'Classic Plus' options, which may also be available.



The screenshot shows a flight search result for an 'Economy Reward' flight. The flight is from Sydney to London (Heathrow) on Friday, October 8, 2026. The departure time is 15:45 and the arrival time is 06:35. The flight is operated by Qantas (QF1) via London (LHR). The total duration is 24h 50m. The 'Classic' option is circled in red, showing a cost of 63,500 points plus \$270.

Step 3

Proceed to book the flight as normal, entering the details of the traveller and paying for the associated taxes on top of the points cost of the ticket.

Using Qantas points

A world of possibilities using points

Redeeming Qantas Points isn't limited to Qantas-operated services. In fact, one of the biggest advantages of the program is the ability to book flights on Jetstar and a wide range of partner airlines.

This opens up far more destinations and flexibility, especially when Qantas seats are scarce.

Partner airlines you can book with Qantas points include:

Oneworld Alliance Members:

- Alaska Airlines
- American Airlines
- British Airways
- Cathay Pacific
- Fiji Airways
- Finnair
- Iberia
- Japan Airlines
- Malaysia Airlines
- Qatar Airways
- Royal Jordanian
- SriLankan Airlines

Other Key Partners:

- China Eastern
- Emirates
- Hawaiian Airlines (newly added in 2025, joining Oneworld in 2026)
- Jetstar
- LATAM Airlines
- Air France/KLM (limited partnership routes)

Using Qantas points

Examples of Classic Flight Rewards costs

To understand the value of Qantas points, it helps to see them in action. Below are examples of popular routes to give you a clear picture of how many points you'll need for Classic Flight Rewards redemptions - and how far your balance could take you.

Route	One-Way Cost
Sydney-Melbourne (Qantas, Economy)	9,200 points + \$57
Adelaide-Brisbane (Jetstar, Economy)	11,000 points + \$42
Melbourne-Auckland (Jetstar, Economy)	16,600 points + \$175
Melbourne-Tokyo (Qantas, Economy)	36,200 points + \$162
Brisbane-Perth (Qantas, Business)	43,600 points + \$96
Sydney-Auckland (Qantas, Business)	43,600 points + \$180
Melbourne-Los Angeles (Qantas, Economy)	48,200 points + \$229
Perth-London (Qantas, Economy)	58,900 points + \$241
Sydney-London (Qantas, Economy)	63,500 points + \$270
Perth-KL (Malaysia Airlines, Business)	73,400 points + \$124
Melbourne-Singapore (Qantas, Business)	82,100 points + \$317
Brisbane-Dallas (American Airlines, Business)	130,100 points + \$267
Melbourne-Paris (Emirates, First)	249,400 points + \$1,838

Using Qantas points

Why partner airlines can be better value

While most people look to redeem Qantas points on Qantas flights, booking on partner airlines can be better value given they often charge lower fees and taxes.

For instance, booking a long-haul journey with Cathay Pacific or Japan Airlines can have lower surcharges than the same route on Qantas. This discrepancy can lead to savings of hundreds of dollars, making partner airlines an excellent option.

Additionally, there can be better availability with some partner airlines.

Pooling your points

One of the most practical features of the Qantas Frequent Flyer program is the ability to transfer points between family members.

Eligible transfers can be made to a spouse, partner, parent, child, sibling, or other close relatives, allowing households to combine balances for bigger redemptions.

This is particularly useful when no single member has enough points for a reward flight, but together the family can reach the threshold.

Round the world awards bookings

For those with a large points balance, one of the most exciting redemption options is the Round the World Classic Flight Reward.

This allows you to use Qantas points to book a multi-stop itinerary that circles the globe, visiting multiple continents on a single ticket.

The rules are straightforward: you can include up to five stopovers and travel on Qantas and partner airlines across the Oneworld network.

The total points required are fixed based on distance, making it one of the best value redemptions in the program.

Using Qantas points

When to book Classic Flight Rewards seats

Qantas officially opens its booking calendar 353 days before departure for Classic Flight Rewards.

But securing a premium cabin seat on a long-haul flight isn't as simple as logging in the moment the calendar opens.

Availability is tiered, with higher-status Frequent Flyer members - Platinum One, Platinum, Gold and Silver - given priority access.

Bronze members may not see premium cabin seats until around 297 days out, by which time many may already be taken.

Importantly, a lack of seats at that point doesn't mean you've missed out entirely.

Qantas often releases additional reward seats in batches, particularly closer to departure, making it worthwhile to check back regularly.

Economy seats, on the other hand, are generally easier to secure on long-haul routes if booked early in the release window.

So too are domestic flights in Economy and Business Class, especially at off-peak times.

For Qantas partner airlines, reward seat calendars vary slightly, but most open around 330 days before departure.



Expert Tip

Flexibility is key when it comes to booking flights using points, particularly when searching for seats in premium cabins. Shifting your ideal travel dates by a day or two could see you secure the seat you desire.



Using Qantas points

The benefits of rewards flight bookings

While sale fares on Qantas can be tempting for their low upfront cost, Classic Reward Flight bookings offer several advantages.

These include:

- **Flexible changes and cancellations:** Reward bookings allow changes for 5,000 points and cancellations for 6,000 points, which can be significantly cheaper than the cash fees attached to sale fares.
- **Free seat selection:** With Classic Rewards, standard seat selection is included, whereas sale fares often charge extra.
- **Upgrade eligibility:** Rewards bookings are eligible for points upgrades, while sale fares typically are not.

For Rewards bookings on Jetstar flights, a checked bag is also included, which isn't otherwise standard on the airline. However, free seat selection is not available on Jetstar.

	Sale	Saver	Flex	Premium Economy Sale	Economy Reward
Sydney 17:50 — Los Angeles 14:30 QEI1 0 stops A380 1 2 3 4 5 6 7 8 9 10 11 12 Total duration 13h 40m	\$1,129	\$1,956	\$2,996	No seats	Classic 48,200 + \$234
Qantas Points earned	4,500	6,750	9,000	-	×
Status Credits earned	45	60	90	-	×
Changes	\$250 Fee	\$150 Fee	✓	\$250 Fee	5,000 PTS
Cancellations ^{††}	\$550 Fee	\$250 Fee	✓	\$450 Fee	6,000 PTS
Included bags	✓	✓	✓	✓	Yes.
Standard seats	\$53	✓	✓	✓	✓
Request Points Upgrade	×	✓	✓	✓	✓
	Full fare rules				

Using Qantas points

Using Qantas points for upgrades

Upgrading with Qantas points is one of the most popular ways members maximise the value of their balance.

Instead of redeeming points for a seat in a premium cabin through Classic Flight Rewards - which can be hard to come by - you can instead redeem points for an Economy seat or purchase a cash fare and then potentially use points to move up to a higher cabin.

This strategy often delivers a premium travel experience at a fraction of the cost.

How Qantas upgrades work

If you are eyeing an upgrade, there are a few things to keep in mind.

These are:

Eligible flights

Only Qantas-operated flights are eligible. Services on partner airlines generally cannot be upgraded with Qantas points.

Eligible fare types

Not all fares qualify. Sale fares are excluded, but Saver, Flex, and Premium Economy fares are usually eligible.

Requesting an upgrade

After booking, log in to your Qantas Frequent Flyer account and submit an upgrade request. You can do this up to 10 hours before departure on international flights and up to five hours before on domestic flights.

Priority system

Upgrades are confirmed based on Frequent Flyer status. Platinum and Gold members are prioritised, followed by Silver and Bronze. Upgrades for Bronze members can therefore be rare on popular routes, but they are not impossible to come by.

Using Qantas points

The benefits of scoring an upgrade

The benefits of being upgraded to a premium cabin on Qantas often start before you have even boarded your plane.

They can include:

- **Premium Economy:** Wider seats, more legroom, enhanced meals and priority services.
- **Business Class:** Lie-flat seats, premium dining, lounge access, priority boarding and extra baggage allowance.
- **First Class:** Private suites, fine dining, personalised service, and access to Qantas' flagship lounges.

When upgrades are processed

Upgrade requests with Qantas points are reviewed based on your Frequent Flyer status and original cabin type.

Platinum One and Platinum members have their upgrades assessed up to seven days before international flights, while Gold, Silver, and Bronze members are typically reviewed within 24 hours of departure.

For domestic flights, Platinum One and Platinum members have upgrade requests assessed up to three days before departure, while Gold, Silver, and Bronze members are typically reviewed within 24 hours of departure. You will usually receive a text message if your upgrade is successful.

Expert Tip

Confirm that your fare is upgrade-eligible before booking, and lodge your request as early as possible to maximise your chances of securing the upgrade. Travelling at off-peak times can also deliver better upgrade potential.



Using Qantas points

Classic Upgrade Rewards costs

The number of points required for Classic Upgrade Rewards on Qantas depends on your original fare class, the route, and the cabin you're upgrading to.

But here are a few examples of how points could elevate your experience.

Route and Original Ticket	One-Way Upgrade Cost
Adelaide-Sydney Flexible Economy to Business Class	9,300 points
Sydney-Melbourne Discount Economy to Business Class	12,500 points
Perth-Sydney Flight Reward Economy to Business Class	34,000 points
Melbourne-Tokyo Economy to Premium Economy	49,000 points
Melbourne-Singapore Economy to Business Class	65,400 points
Brisbane-Los Angeles Economy to Premium Economy	73,900 points
Sydney-London Economy to Business Class	157,000 points

Qantas has a [handy calculator](#) on its website, showing the points required for an upgrade on any route.

Using Velocity points

Redeeming Velocity points for flights

Velocity offers several ways to redeem points for flights across domestic and international routes.

The main options are:

Reward Seat

Reward Seats are the best value use of Velocity points.

They are priced according to a fixed points table and generally deliver the highest cents-per-point return.

Availability is limited, so booking early is essential, especially for popular long-haul routes or premium cabins.

Taxes, fees, and carrier charges apply in addition to the points, but there is the option to pay for these using points as well.

Any Seat

Any Seat redemptions allow you to use Velocity points to book almost any available fare.

Unlike Reward Seats, the points required are tied to the cash price of the ticket.

This means greater availability but usually at a higher points cost, making them less efficient in terms of value.

Upgrades

Velocity members can use their points to upgrade eligible Virgin Australia fares on domestic and short-haul international routes from Economy to Business Class.

This option, known as UpgradeMe Points, can be a valuable way to redeem Velocity points.

However, upgrades are generally most sought-after on long-haul international flights rather than the short-haul routes that make up the Virgin Australia network.

Using Velocity points

Rewards flight comparison

Reward Seat flights use fixed points rates, which usually provide the best value.

While the availability of Any Seat Rewards can be much better, the required points to book them can also be much higher.

As a comparison, we looked at the same Virgin Australia flight from Melbourne to Denpasar (Bali) across two days in September 2026.

On September 17, a Reward Seat was available to book in Economy for 22,500 points plus \$155.76 of taxes and fees.

5:35pm
MEL
6h 25m · Non-stop

10:00pm
DPS

VA 95 · Boeing 737-8 · Operated by
Virgin Aust Intl

Economy from
22,500 Pts
+ \$155.76
or 48,600 Pts

4 left at this price 🍌

The same flight the next day - September 18 - was not available to book through as a Reward Seat, but instead was available through Any Seat for 81,500 points plus \$120.76 in taxes and fees.

5:35pm
MEL
6h 25m · Non-stop

10:00pm
DPS

VA 95 · Boeing 737-8 · Operated by
Virgin Aust Intl

Economy from
81,500 Pts
+ \$120.76
or 101,700 Pts

Given that Any Seat ticket prices fluctuate based on the cash fare, they can present much better value than this at times.

However, Reward Seat redemptions are almost always better value.

Using Velocity points

How to book a flight with Velocity points

Booking a flight with Velocity points is simple once you know the process. Start by logging into your Velocity account and navigating to the [flight booking page](#).

Select the 'Use Velocity Points' toggle to ensure your search displays seats available for redemption.

From there, search and choose flights as you normally would.

Eligible Reward Seats will be clearly marked in the results, showing the points required along with any applicable taxes and fees.

You can book domestic and short-haul international flights with Virgin Australia as well as international journeys with partner airlines such as Singapore Airlines, Qatar Airways, United and Etihad Airways - all using your Velocity points.



Using Velocity points

Step-by-step Velocity flight booking guide

Step 1

Conduct a flight search on the [Virgin Australia website](#). Select the 'Use Velocity Points' toggle, input your 'Fly from' and 'Fly to' locations and select your dates of travel.



Step 2

Select an available flight that suits your needs. Reward Seats generally provide the best value, but availability can be more limited than 'Any Seat' options.



Step 3

Proceed to book the flight as normal, entering the details of the traveller. Associated taxes and fees can be paid by card or by using more points, which can be selected in small increments via a slider.

Using Velocity points

Reach all corners of the globe with points

While Virgin Australia itself only operates domestic and short-haul international services, that doesn't mean that you can't jet off any further than Bali.

Velocity points can also be used to book flights on these partner airlines:

- Air Canada
- ANA
- Capital Airlines
- Hainan Airlines
- Hong Kong Airlines
- Qatar Airways
- Singapore Airlines
- South African Airways
- United
- Virgin Atlantic

These partner airlines open up routes across the world, from Asia to Africa, North America, South America and Europe.

Qatar Airways was voted the world's best airline for 2025, with Singapore Airlines coming in second place.

One thing to note is that Reward Seat redemptions with some of these partner airlines cannot be made online and must instead be made over the phone.

You will need to contact Virgin Australia's [Membership Contact Centre](#) to make bookings with Capital Airlines, Hainan Airlines, South African Airways and Virgin Atlantic.

Using Velocity points

Examples of Reward Seat costs

Velocity points can be redeemed for Reward Seats on Virgin Australia and a range of partner airlines.

Here are some examples of how far your points could take you.

Route	One-Way Cost
Sydney-Melbourne (Virgin, Economy)	5,900 points + \$43.33
Melbourne-Gold Coast (Virgin, Economy)	8,300 points + \$39.75
Adelaide-Sydney (Virgin, Economy)	8,900 points + \$44.03
Brisbane-Perth (Virgin, Economy)	13,500 points + \$55.97
Melbourne-Sydney (Virgin, Business)	15,500 points + \$43.33
Sydney-Nadi (Virgin, Economy)	17,900 points + \$135.60
Sydney-Bali (Virgin, Economy)	22,500 points + \$160.60
Perth-Ho Chi Minh (Singapore Airlines, Economy)	27,000 points + \$229.32
Melbourne-Queenstown (Virgin, Business)	35,500 points + \$178.86
Sydney-Los Angeles (United, Economy)	48,000 points + \$141.29
Melbourne-Singapore (Singapore Airlines, Business)	74,000 points + \$292.88
Melbourne-London (Qatar Airways, Economy)	77,200 points + \$466.65

Using Velocity points

Dynamic Reward Seat pricing

In recent years, Velocity has transitioned toward a tiered dynamic pricing model for domestic Economy Reward Seats.

The system currently operates across multiple tiers, based on off-peak, standard and peak flight times.

This means it is possible to book Reward Seats from Melbourne to Sydney, for example, at different prices ranging from 5,900 points to 12,900 points.

They are all still Rewards Seats; they are just priced differently to reflect demand.

An early-morning flight might be 5,900 points, while a midday flight on the same day might be 9,900 due to being a more popular time to travel.

Business Class Reward Seats still have a fixed price when available.

The pricing ranges for 2026 are:

One-Way Miles	Economy	Business
1-600	5,900 - 12,900 points	15,500
601-1200	8,900 - 18,900 points	23,500
1,201-2,400	13,500 - 26,900 points	35,500
2,401-3,600	15,900 - 29,000 points	49,500
3,601-4,800	19,900 - 39,900 points	59,500

Using Velocity points

When to book Reward Seats

Timing is everything when it comes to securing Velocity Reward Seats. Virgin Australia begins to release reward seats up to 330 days before departure.

Partner airlines such as Singapore Airlines, Qatar Airways and United also typically begin to release their reward inventory around 330–350 days before departure.

Therefore, searching as early as possible can give you the best chance of locking in a seat, particularly on long-haul international routes.

More Reward Seats are often made available in the months or weeks leading up to departure, though, particularly during off-peak travel periods.

For popular domestic flights, Reward Seats can disappear quickly during school holidays and peak travel times and may not reappear, so again it can pay to plan ahead.

Family pooling

A standout feature of the Velocity program is the option to pool points and status credits within a family group.

By linking accounts with a spouse, partner or children, households can combine their balances to unlock bigger rewards.

A family pool can consist of up to six members in total - two adults and up to four children under 18 - provided they all share the same residential address.

One member is nominated as the beneficiary, and all pooled points and status credits flow into their account.

This ensures that points aren't left idle in separate accounts and helps families move more quickly towards flight redemptions and higher status.

Using Velocity points

The benefits of Reward Seat bookings

Compared to booking standard 'Lite' tickets on Virgin Australia, Velocity Rewards Seats come with several benefits.

While you won't receive points and status credits on Reward Seat bookings, you will get a complimentary checked bag and free seat selection, as well as lower flight change and cancellation fees.

This can provide greater flexibility if your travel plans change.

When booking Reward Seats on international routes with partner airlines, change or cancellation fees more than 24 hours before departure can be as low as \$60.

These fees are often in the hundreds of dollars if you book a cheap sale fares with cash directly from the airlines.

Economy Reward **7,900 Pts**
+ \$43.33
Great value for your points **or 15,300 Pts**

7 left at this price 🔥

Select Economy Reward

- ✓ Choose your seat¹
- ✓ Checked baggage² 1 x 23kg
- Change flights more than 14 days to departure³ \$35
- Change flights less than 14 days to departure³ \$35
- ✗ Cancel for a travel credit³ No
- Cancel for a refund³ For a fee
- Food onboard⁴ For a fee
- Velocity Base Points⁵ No
- Velocity Status Credits⁶ N/A
- Upgrade with Points⁷ No

Using Velocity points

Using Velocity points for upgrades

Upgrading from Economy to Business Class can certainly elevate your next flight, and you can do so using Velocity points in some situations. While not as straightforward as booking Reward Seats, upgrades can deliver good value when timed and executed strategically.

Here are the basics you need to know.

Who can upgrade?

Upgrades using points through the 'UpgradeMe Points' are available on Virgin Australia domestic, short-haul international and long-haul international flights to Doha. Choice and Flex tickets are eligible to be upgraded, but Lite fares and Economy Reward Seats cannot. Upgrade requests can only be made after ticketing. Partner airlines like Singapore Airlines, United and Qatar Airways do not currently offer Velocity upgrades.

Requesting an upgrade

Upgrades can be requested online via "Manage Booking" on the Virgin Australia website, through the Velocity call centre or at the airport.

How upgrades are processed

If you have booked a Choice or Flex fare in Economy, you may be able to upgrade it instantly. If there are Business Class rewards seats available to book on your flight, then you can also upgrade a paid fare using points and have it confirmed immediately. If there are no Business Class rewards seats available, you can be placed on a waitlist, where those with higher status levels will be prioritised. Upgrades for Velocity Platinum and Gold members are processed first, followed by Silver and Red members.

What you get with an upgrade

In addition to a comfy Business Class seat at the front of the plane and an in-flight dining service, you will also receive lounge access at participating airports, priority check-in, priority boarding and extra luggage allowance.

Using Velocity points

How many points upgrades cost

The points required for an upgrade are determined by the distance flown. These are the current upgrade tables in 2026.

Domestic Routes

One-Way Miles	Upgrade Cost
1-600	10,000 points
601-1200	17,500 points
1,201-2,400	30,000 points
2,401-3,600	35,000 points

Trans-Tasman and International Short Haul Routes

One-Way Miles	Upgrade Cost
1-600	8,000 points
601-1200	12,000 points
1,201-2,400	16,000 points
2,401-3,600	24,000 points
3,601-4,800	40,000 points

Virgin Australia's website has a [mileage calculator](#) if you need it.

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