



Points Maximiser & Life Admin Audit

Feeling swamped by life admin and wishing you could organise it, whilst effortlessly earning more frequent flyer points?

You're not alone. From managing household bills and subscriptions to keeping track of insurance policies and travel plans; it's easy to feel swamped by life's many details.

That's why I have created this **Points Maximiser & Life Admin Audit**. It's your complete system for streamlining life admin while maximising your frequent flyer points. Organise every area of your life; home, vehicles, health, travel and more, and turn everyday spending into valuable rewards. With everything in one place, you'll simplify, automate, and remove unwanted subscriptions, helping you save money as well as time. You can also save thousands with your frequent flyer points.

Ready to move from chaos to clarity?

Let's dive in and transform your life admin and points today.



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INTRO

This **Points Maximiser and Life Admin Audit** is designed to help you:

- Streamline subscriptions
- Track essential details
- Maximise frequent flyer points

Even if you're not collecting frequent flyer points yet, you'll still benefit from the first two, and chances are, you'll be keen to start by the time you've finished this document.

Pages 4–12 are organised by category to help you log your utilities, subscriptions, service providers, memberships, and more. Not every section/item will apply to everyone. I've aimed to be thorough without overwhelming. Page 13 is blank for anything extra. The Qantas, Everyday Rewards, Velocity, and Flybuy columns show you which providers allow you to earn those points.

Page 14 is where it gets exciting! Discover frequent flyer point hacks, how double and triple dipping works, how many frequent flyer points you actually need for flights, and why flights are by far the smartest way to use them.



HOME

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Insurance					
Electricity					N/A
Gas					N/A
Internet					N/A
Water					N/A
Council rates					N/A
Garden					N/A
Pest control					Last sprayed?

These providers will give you frequent flyer points on your monthly bills, and often a signup bonus too:

Home Insurance

- Qantas points - Qantas Insurance
- Everyday Rewards - Everyday Reward Insurance
- Velocity points - Virgin Money
- Flybuys - Coles Insurance

Electricity and Gas

- Qantas points - Red Energy, Solargain
- Everyday Rewards - Origin
- Velocity points - AGL

Internet

- Qantas points - Kogan
- Everyday Rewards - Origin
- Velocity points - AGL
- Flybuys - Optus

HEALTH

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Insurance					
GP		N/A			N/A
Gym					
Pap Smear		N/A			Last check?
Dentist		N/A		Varies	Last appointment?
Optometrist					Last appointment?
Skin Cancer Check					Last check?

HEALTH

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your monthly bills, and often a signup bonus too:

Health Insurance

- Qantas points - Qantas Insurance
- Everyday Rewards - BUPA
- Velocity points - Medibank
- Flybuys - HCF

PET(S)

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Insurance					
Vet					N/A
Grooming					N/A
Dog walker					N/A
Food subscription					
Fleas/Ticks/Worming					Last time?
Pet supplies					N/A
Other					

PET(S)

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your monthly bills, and sometimes a signup bonus too:

Pet Insurance

- Everyday Rewards - Everyday Reward Insurance
- Velocity points - Medibank
- Flybuys - Coles Insurance

Vet

- Qantas points - Pet Circle and Petstock, via Qantas Shopping
- Everyday Rewards - Origin
- Velocity points - AGL
- Flybuys - Swaggle

Pet Supplies

- Qantas points - Petcircle, Petstock and PetBarn, via Qantas Shopping
- Flybuys - Swaggle

Pet Sitting

- Mad Paws

SHOPPING

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Credit Card 1					
Credit Card 2					
Coles Plus Saver	N/A				
Everyday Rewards Extra	N/A				
OnePass	N/A				
Costco	N/A				
Amazon Prime	N/A				
Doordash	N/A				

SHOPPING

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your payments:

Shopping

- Qantas points - Woolworths, Everyday Rewards Extra, Qantas Wines, UGG, Aesop, Skechers, Anaconda, Apple, David Jones, eBay, Rebel, Myer, BWS, The iconic, Coach, Dell, Harvey Nichols, Dyson, Estee Lauder, Garmin, Gazman, Forty Winks, Camilla, etc. Find out all shopping partners [here](#).
- Everyday Rewards - Woolworths, Everyday Rewards Extra, Big W, BWS, HealthyLife, MyDeal, MilkRun, Petstock
- Velocity points - Coles, Coles Plus Saver, Myer, Virgin Wines, Velocity Reward Store, Door Dash, Apple, Chemist Warehouse, eBay, David Jones, The Good Guys, The Iconic, Appliances Online, Kogan, Dell, Velocity e-Store, Snooze, Freedom Kitchen & Wardrobes etc. Find out all shopping partners [here](#).
- Flybuys - Coles, Coles Plus Saver, OnePass, Kmart, Target, Bunnings, Flybuys, Priceline, Liquorland, Catch, First Choice Liquor Market, Officeworks

** Available via Qantas Shopping*

TRAVEL

Points Maximiser & Life Admin Audit

	Account No.	Direct Debit?	Cost	Expires/Renews
Passport				
Qantas			N/A	N/A
Velocity			N/A	N/A
Uber One				
Airbnb			N/A	N/A
Other				

TRAVEL

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your payments, and occasionally a signup bonus too:

Travel

- Qantas points - Qantas, Qantas Club, Qantas Insurance, Jetstar, British Airways, Emirates, Finnair, Fiji Airways, Air New Zealand, Air France, Air Tahiti Nui, Air Vanuatu, Cathay Pacific, KLM, Japan Airlines, SkyTrans, Aircalin, Alaska Airlines, Qatar Airways, Hawaiian Airlines, Malaysia Airlines, American Airlines, Bangkok Airways, LATAM, China Airlines, China Eastern, Royal Air Jordanian, Royal Air Maroc, SriLankan Airlines, WestJet, Iberia, El Al, IndiGo, Airbnb, Avis, Budget, Marriott Bonvoy Hotels & Resorts, Accor Live Limitless, Choice Privileges, TFE Hotels, Swiss-Beltel International, World of Hyatt, Hilton Honours, HG Hotels & Resorts, Uber, Apollo Motorhomes, Britz, Cheapa Campa, Hippie, Maui, Mighty, Tripadeal
- Velocity points - Virgin Australia, Virgin Atlantic, Air New Zealand, Singapore Airlines, Qatar Airways, United Airlines, All Nippon Airways, Air Canada, South African Airways, Hainan Airways, Hong Kong Airlines, Capital Airlines, Link Airways, Tianjin Airlines, Fly Pelican, Luxury Escapes, Cruisepilot, Experience Oz, Hamilton Island, IHG Hotels & Resorts, Accor Live Limitless, Crown Hotels, Choice Hotels, Hilton Hotels, TFE Hotels, Marriott Bonvoy Hotels & Resorts, Shangri-La Hotels & Resorts, Europcar, Hertz, Thrifty, Dollar Car Rentals, Sixt, Jucy, Star RV, Cover More Travel Insurance

TV STREAMING

Points Maximiser & Life Admin Audit

	Account No.	Direct Debit?	Cost	Expires/Renews
Foxtel				
Netflix				
Binge				
Stan				
Prime				
Kayo Sports				
Disney+				
Apple TV+				

TV STREAMING

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your monthly bills, and occasionally a signup bonus too:

TV Streaming

- Qantas points - Foxtel, Binge, Disney+, Kayo Sports

VEHICLES

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Registration					
Driver's licence					
Insurance					
Roadside Assistance					
CTP					
Service due		N/A	N/A		
Petrol				Varies	N/A
Other					

VEHICLES

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your monthly bills, and often a signup bonus too:

Car Insurance

- Qantas points - Qantas Insurance
- Everyday Rewards - Everyday Reward Insurance
- Velocity points - Virgin Money
- Flybuys - Coles Insurance

Petrol

- Qantas points - BP
- Everyday Rewards - Ampol
- Velocity points - 7-Eleven
- Flybuys - Shell Coles Express

Parking

- Qantas points - Qantas Valet Parking
- Velocity points - Looking4Parking

WORK

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit?	Cost	Expires/Renews
Professional Registration		N/A			
Union fees					
Insurance					
Super			*		
Canva Teams/Pro/Enterprise	N/A	N/A			
Office 365	N/A	N/A			
Google Workspace	N/A	N/A			
LinkedIn Premium	N/A	N/A			

WORK

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your payments:

Shopping

- Qantas points - Vistaprint via Qantas Shopping, Pay.com.au, Snap Print Solutions if you have a Qantas Business Rewards account. Find out more Qantas Business Reward partners [here](#)
- Velocity points - Pay.com.au, Yakpay if you have a Velocity Business Flyer account. Find out more Velocity Business Flyer partners [here](#)

MISCELLANEOUS

Points Maximiser & Life Admin Audit

	Provider	Account No.	Direct Debit	Cost	Expires/Renews
Phone					
iCloud					
Life Insurance					
Sporting Team					
Races Membership					
Spotify (Premium)	N/A	N/A			
Dropbox					
Hairdresser					Last appointment?

MISCELLANEOUS

Points Maximiser & Life Admin Audit

These providers will give you frequent flyer points on your monthly bills, and often a signup bonus too:

Phone

- Qantas points - Kogan
- Everyday Rewards - Everyday Rewards Mobile
- Velocity points - AGL
- Flybuys - Optus

Other

- Qantas points - Hoyts, Spotify Premium (using giftcards on Qantas Marketplace) Ticketek
- Everyday Rewards -
- Velocity points -
- Flybuys -

SCHOOL DATES

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Event	Date(s)	Notes (e.g. vacation care booked, mufti/dress-up?)	Event	Date(s)	Notes (e.g. vacation care booked, mufti/dress-up?)
Summer Holidays					
Harmony Day			Cross Country		
Easter Parade			Book Week Parade		
Easter Holidays			Father's Day Event		
Mother's Day event			Spring Holidays		
Winter Holidays			Swimming Carnival		
Athletics Carnival			End of Year Disco		

BONUS POINT HACKS

- Ensure you boost your airline points by activating bonus point offers through the Everyday Rewards/Flybuys app or your emails.
- Keep an eye out for bonus signup points on credit cards, insurance, utilities, and more.
- Join Coles Plus Saver for 2x your points when you link Flybuys, plus 10% off one Coles shop every month (up to \$50 off).
- Set up Flybuys to automatically transfer points to Velocity - 1000 Flybuys = 500 Velocity points.
- Join Everyday Rewards Extra for 2x your points every time, plus 10% off one Woolies shop every month (up to \$50 off).
- Set up your Everyday Rewards to automatically transfer points to Qantas - 1000 Everyday Reward points = 500 Qantas.
- Join OnePass for 5x Flybuys points for every \$1 spent at Kmart, Target, Bunnings Warehouse and Officeworks, plus free delivery.
- Install the Google Chrome Qantas Shopping extension and the Qantas Shopping app on your phone.
- Install the Google Chrome Velocity Points extension.
- Download the Qantas Wellbeing app and earn points simply for walking.
- To earn points with retailers who don't offer points directly, buy gift cards at Woolworths and Coles when there's 10/20x points.
- If you have an ABN, join Qantas Business Rewards and Velocity Business Flyer, to earn bonus points.
- Collect both Velocity and Qantas points - Qantas are often easier to earn, but Velocity are usually easier to redeem.
- Join Pay.com.au to earn points on payments that your credit card doesn't usually points for (e.g. to the ATO)
- Try not to use your points for anything other than flights or upgrades on flights - find out more on p18 and 19.
- Only shop for purchases you'd make anyway.

HOW MANY QANTAS POINTS DO YOU NEED TO REDEEM?

Here are a few popular examples to give you a rough idea:

- Economy Sydney to Melbourne one-way - 5,700
- Economy Sydney to Singapore one-way - 25,200
- Economy to London one-way - 63,500
- Business Sydney to Melbourne one-way - 14,500
- Business Sydney to Singapore one-way - 61,600
- Business Sydney to London one-way - 124,700
- Check this [mileage calculator](#) for more routes

Please note that all of the above are for Qantas Classic Reward flights. It's usually not economical to use points for Classic Plus flights, Points Plus Pay.

All points are accurate on 5th August 2025.



HOW MANY VELOCITY POINTS DO YOU NEED TO REDEEM?

Here are a few popular examples of flights to give you a rough idea:

- Economy Sydney to Melbourne one-way - 5,900 to 12,900
- Economy Sydney to Singapore one-way - 29,000 (with Singapore Airlines)
- Economy to London one-way - 80,000 (with Singapore Airlines)
- Business Sydney to Melbourne one-way - 15,500
- Business Sydney to Singapore one-way - 74,000 (with Singapore Airlines)
- Business Sydney to London one-way - 158,500 (with Singapore Airlines)
- Check this [mileage calculator](#) for more routes

Please note, it's usually not economical to use points for Points Plus Pay or for flight taxes.



SINGLE, DOUBLE AND TRIPLE DIPPING

Single points

- You earn points by using your points-earning credit card for everyday purchases
- (Certain transactions may be excluded, like ATO or government payments, depending on your card's terms)

Double-dipping

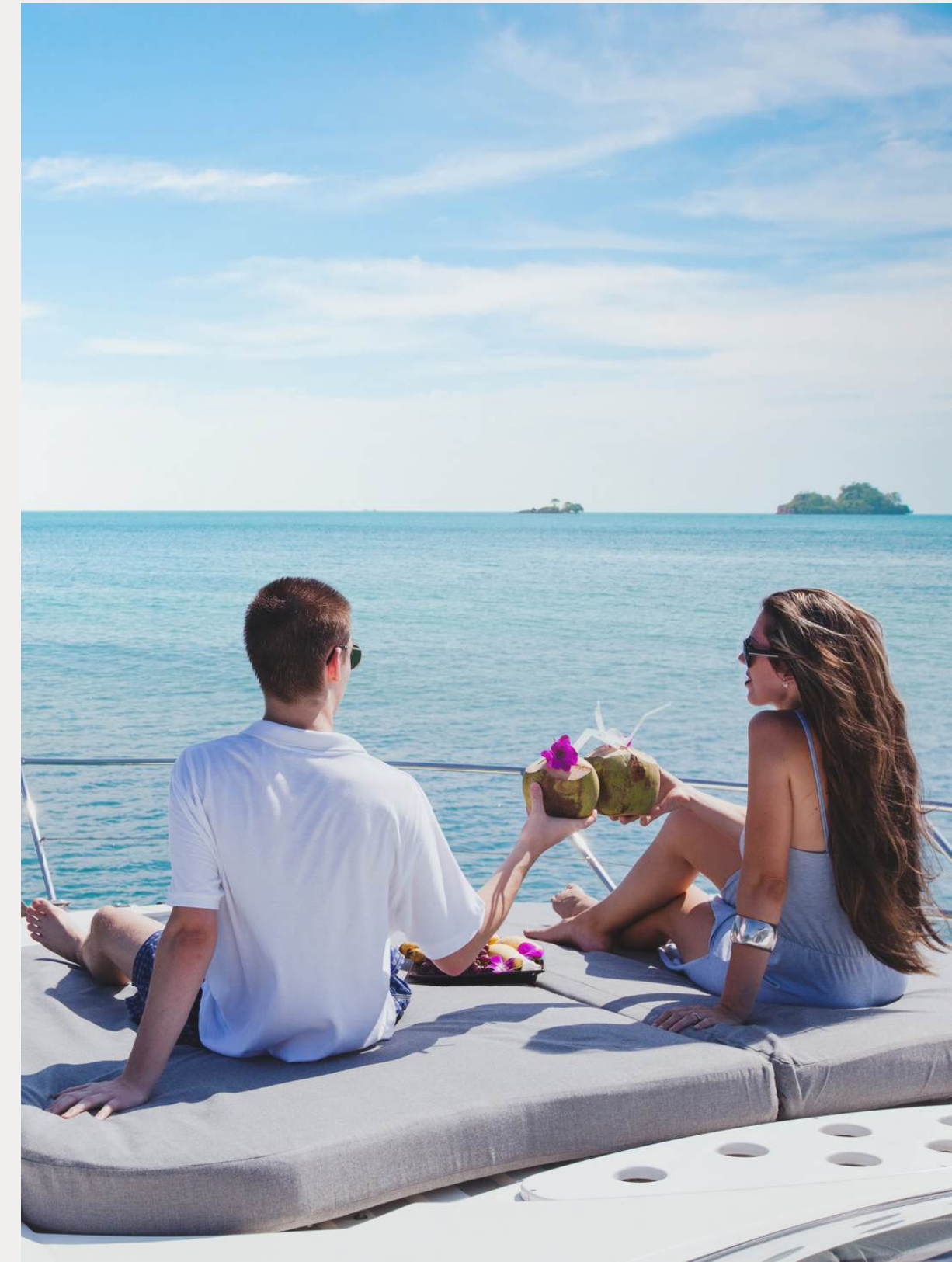
You earn points twice on a single transaction by:

- Using a points-earning credit card
- Purchasing directly from a Qantas or Velocity Frequent Flyer partner

Triple-dipping

You earn points three times from a single transaction by:

- Using a points-earning credit card
- Buy a gift card from Woolworths/Coles when they offer bonus Flybuys/Everyday Rewards points (e.g., 10x or 20x promotions)
- Redeeming that gift card at a Qantas or Velocity partner retailer

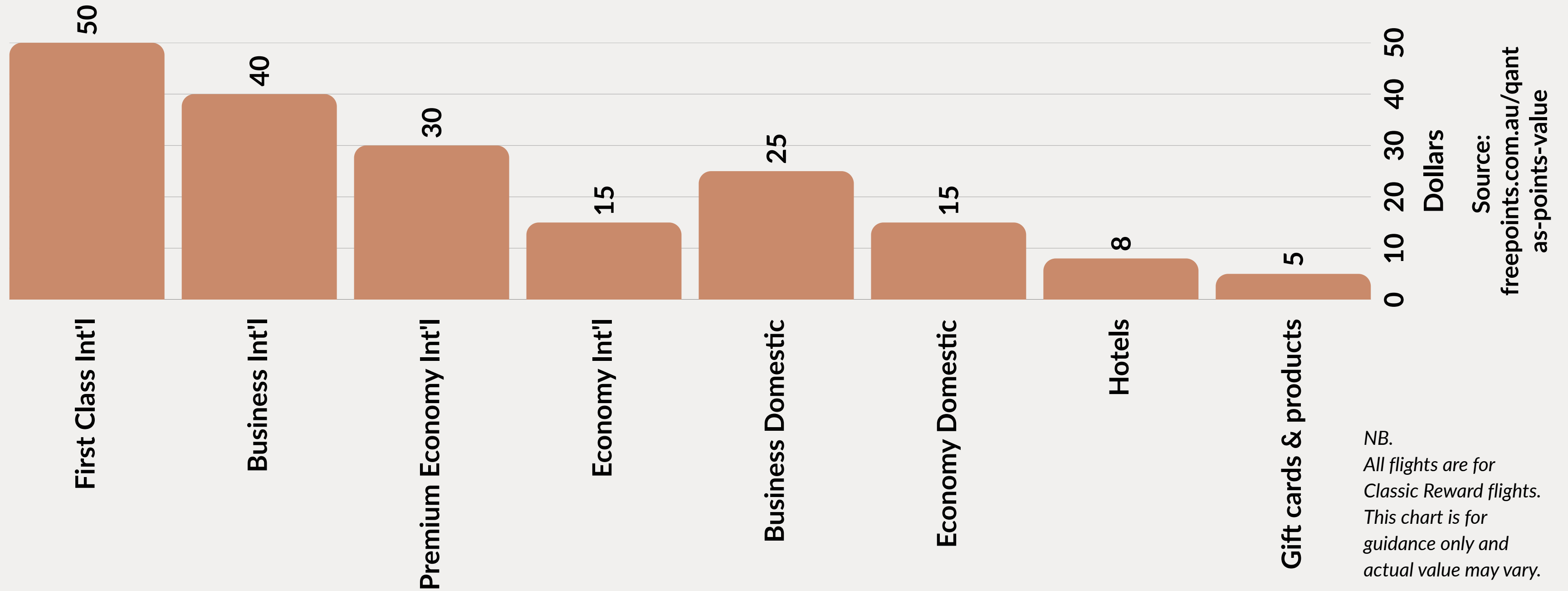


WHY YOU SHOULD COLLECT POINTS AND NOT A DISCOUNT ON YOUR GROCERIES

- For example, if you've banked \$250 in your Everyday Rewards account for Christmas and decide to convert these points into Qantas points instead*, you'll receive 25,000 Qantas points.
- That's enough points for a one-way flight from Sydney to Singapore.
- Normally, a one-way flight from Sydney to Singapore with Qantas costs between \$700 and \$1,500, depending on when you travel.
- This means converting your Everyday Rewards points to Qantas gives you a **minimum of 2.8 times more value** compared to using the points for groceries at Woolworths.
- If you fly during peak season when flights are most expensive, you can get up to **6 times the value!**
- Find more details on the next page.
- It's essentially the same story with Flybuys converting to Velocity points.



WHAT ARE 1000 QANTAS POINTS WORTH?



NEED MORE HELP?

Points Maximiser & Life Admin Audit



Need personalised support, have questions or want it done for you?

That's where I step in. I'm here to help you maximise your frequent flyer points, streamline your subscriptions, cancel any you're not using, schedule appointments, and find the best deals for your utilities. Let's simplify your life.

Warm regards,

Layla

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