



Affiliate Declaration

Operator: LoungeIQ (sole trader: Gordon Grieve)

Jurisdiction: Queensland, Australia

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Document Control – Version History

<u>Version</u>	<u>Date</u>	<u>Author</u>	<u>Description of Changes</u>	<u>Approved By</u>
1.0	April 2026	Gordon Grieve	Initial declaration developed	Gordon Grieve/Operator
1.1	April 2026	Nicholas Tompkins	Review and legislative updates	Gordon Grieve/Operator

Purpose of this disclosure

This page explains how LoungeIQ earns revenue, how affiliate links work, and how our commercial relationships do and do not influence our content. We believe in full transparency about how we fund this platform. This disclosure complies with the requirements of the Australian Competition and Consumer Commission (ACCC), the US Federal Trade Commission (FTC), and the UK Advertising Standards Authority (ASA).

How LoungeIQ earns revenue

LoungeIQ is funded through two primary revenue streams:

- **Affiliate partnerships:** we earn commissions when you click certain links on LoungeIQ and make a purchase, submit an application, or sign up for a service
- **LoungeIQ Pro subscriptions:** our paid subscription service providing additional features

LoungeIQ does not charge lounge operators for listings. All lounges are listed for free, and lounge data is not influenced by commercial relationships. We do not accept payment for favourable reviews, higher ratings, or preferential placement in search results.

What are affiliate links?

An affiliate link is a special URL that tracks when a visitor from LoungeIQ visits a partner's website. If you click an affiliate link on LoungeIQ and subsequently make a purchase, apply for a product, or sign up for a service, LoungeIQ may receive a commission from the partner. The price you pay is exactly the same whether you use our affiliate link or go directly to the partner's website - there is no additional cost to you.

Affiliate links are identified by tracking parameters in the URL (such as referral codes). In most cases, the affiliate partner will also set a cookie on your device to attribute the referral, which typically expires after 30-90 days depending on the partner.

What products include affiliate links?

LoungeIQ may include affiliate links for the following categories:

- Credit cards with airport lounge access benefits (e.g. cards offering Priority Pass, LoungeKey, or Centurion Lounge access)
- Airport lounge day passes and walk-in access
- Lounge membership programs (such as Priority Pass, DragonPass)
- Travel eSIM providers (such as Holafly, Airalo, Simify)
- VPN services for travel (such as NordVPN)
- Travel insurance products
- Travel booking services (flights, hotels, car rental)
- Travel accessories and gear

How this affects our content

What is NOT influenced by affiliate partnerships:

- **Lounge ratings and scores:** calculated from community reviews, not commercial relationships
- **AccessIQ results:** shows all access methods for a lounge regardless of affiliate partnerships
- **Lounge listing order:** determined by relevance, rating, and user preferences - not by whether we have an affiliate relationship
- **User reviews:** submitted by the community and not edited based on commercial relationships
- **Editorial content:** blog posts, guides, and comparisons are written independently

What MAY be influenced by affiliate partnerships:

- When multiple products provide similar access to a lounge, we may highlight products for which we have an affiliate partnership - but we always disclose this
- 'Recommended' or 'Featured' labels on certain products indicate a commercial relationship
- The order in which credit cards or products are presented on comparison pages may consider affiliate relationships, but the information presented about each product is factual and unbiased

We will never recommend a product solely because it pays us a commission. If a product is poor value or has significant drawbacks, we will say so regardless of any commercial relationship.

Our affiliate partners

LoungeIQ works with the following affiliate networks and partners (this list is updated as partnerships change):

- Travelpayouts (travel affiliate network)
- Priority Pass (lounge membership)
- CJ Affiliate (credit cards, travel products)
- FlexOffers (credit cards, financial products)
- Impact (various travel brands)
- Holafly (travel eSIM)
- Airalo (travel eSIM)
- NordVPN (VPN service)

Financial products disclaimer

Important: Information about credit cards, lounge memberships, and other financial products on LoungeIQ is general information only. It does not constitute personal financial advice, credit advice, or a recommendation to apply for any particular product.

LoungeIQ is not licensed to provide financial advice. We do not hold an Australian Financial Services Licence (AFSL) or an Australian Credit Licence (ACL). Our content about financial products is intended to help you understand what lounge access benefits different products offer - not to advise you on whether a particular product is suitable for your financial situation.

Before applying for any credit card or financial product mentioned on LoungeIQ, you should:

- Read the product's Product Disclosure Statement (PDS) and Target Market Determination (TMD)
- Consider your own financial circumstances, needs, and objectives
- If needed, consult a licensed financial adviser

We may receive non-monetary benefits from partners such as early access to offers or promotional benefits.

Inline disclosure on individual pages

Pages containing affiliate links display one or both of the following notices:

General affiliate notice: 'This page contains affiliate links. If you make a purchase through these links, LoungeIQ may earn a commission at no extra cost to you. This helps keep the platform free. See our full affiliate disclosure.'

Financial products notice (on pages discussing credit cards): 'Information about financial products is general information only and does not constitute financial advice. Read the relevant PDS and consider your own circumstances before applying.'

Questions

If you have questions about our affiliate relationships, how we select products to feature, or concerns about transparency, please contact us at partnerships@loungeiq.com.