



Virgin Money 2019 Spring Home Loan Campaign

The Virgin Money 2019 Spring Home Loan Campaign commenced Monday 2 September 2019.

This Spring, Virgin Money is rewarding customers with bonus Velocity Points on settlement of eligible loans.

Applications received between **2 September and 29 November 2019**, that settle⁵ by **28 February 2020** and have an LVR of 90% or below will receive bonus Velocity Points⁴.

Customers who take out new borrowings on eligible loans will either receive:

- 100,000 bonus upfront Velocity Points, where total new borrowings are \$300,000-\$999,999. Or
- 200,000 bonus upfront Velocity Points, where total new borrowings are \$1m or more.

Bonus Points on settlement are in addition to the standard settlement¹ points (10,000 per \$100,000 borrowing), monthly² Points (1,000 for each loan split) and anniversary³ Points (30,000 every three years) that customers receive.

For more information on the Virgin Money Spring Home Loan Campaign, check out the Virgin Money [Partner Portal](#).

If you have any queries regarding the campaign please do not hesitate to contact me direct.

Kind Regards,

Milva Speranza



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This email was sent by Virgin Money (Australia) Pty Limited ABN 75 103 478 897 of Level 9, 126 Phillip Street, Sydney NSW 2000. If you have any questions, please contact us at sales.support@virginmoney.com.au. Please don't reply to this email as it will end up in cyberspace somewhere.

1. 1,000 Velocity Points allocated for every full \$10,000 drawn at settlement. For construction loans, Velocity Points are paid after first drawing.
2. 1,000 Velocity Points per loan account per month.
3. Anniversary Points, currently 30,000 Velocity Points, are paid on every 3 year anniversary of the settlement date provided total borrowings are greater than \$50,000 (net of any balances held in a linked offset facility). Points are only paid once regardless of the number of split borrowings a customer has with us and they must be a continuous Reward Me Home Loan customer during the period.
4. To earn and redeem Velocity Points, you must be a Velocity member. Velocity membership and Points earn and redemption are subject to the Member Terms and Conditions, available at www.velocityfrequentflyer.com, as amended from time to time. Only the person listed as the Primary Borrower on the application will be eligible for Velocity Points, subject to meeting our eligibility criteria.
5. All customers who apply and are approved for an eligible Virgin Money Reward Me Home loan with total new borrowings of \$300,000 - \$999,999 with LVR of 90% or below will receive 100,000 bonus Velocity Points after settlement. All customers who apply and are approved for an eligible Virgin Money Reward Me Home loan with total new borrowings of \$1,000,000 or more with LVR of 90% or below will receive 200,000 bonus Velocity Points after settlement. Applications must be received between 2 September and 29 November 2019 (inclusive) and settle by 28 February 2020. Only one set of bonus Velocity Points will be credited per primary borrower, based on the total amount drawn at settlement across all loans and will be credited to the Primary borrower's Velocity account only, up to 60 days after settlement.

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