



At last, a home loan that rewards me

When was the last time your bank thanked you? Our Reward Me Home Loan is all about giving you something back.

REWARD ME FIXED RATE HOME LOAN

Our Reward Me Fixed Rate Home Loan offers competitive interest rates that you can lock in for repayment certainty.

3 year fixed rate:

3.79% p.a.

Comparison rate[#]:

4.00% p.a.

Available for new (applications from 7 July 2017) owner occupied principal and interest loans with an LVR of 90% or less and borrowings of \$300,000 or more. Current as at 8th August 2017.

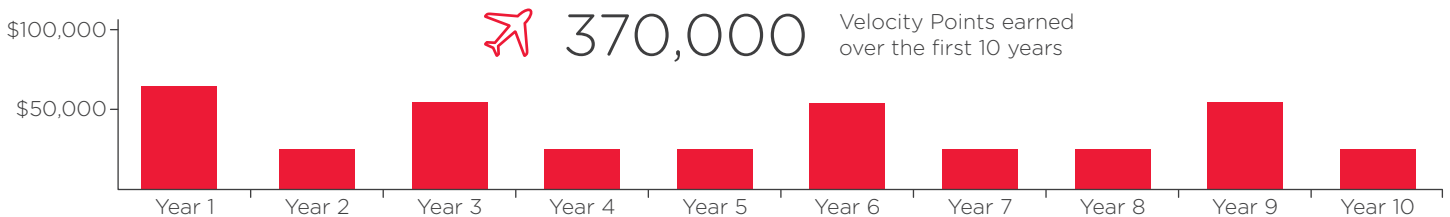
- Competitive fixed interest rates
- Velocity Points¹ on settlement², monthly³ and every 3 years⁴
- Reverts to a discounted variable rate on expiry of the fixed rate term
- Additional repayments up to \$10,000 per annum
- Ability to rate lock⁵
- Exclusive offers from Virgin Money & red hot benefits from across the Virgin group.

Interest Rates - Current as at 8th August 2017

	OWNER OCCUPIED					
	Principal & Interest up to 90% LVR		Principal & Interest over 90% LVR		Interest Only	
	Interest Rate (p.a.)	Comparison Rate [#] (p.a.)	Interest Rate (p.a.)	Comparison Rate [#] (p.a.)	Interest Rate (p.a.)	Comparison Rate [#] (p.a.)
1 year	4.24%	4.06%	4.44%	4.93%	4.39%	4.30%
2 year	3.99% 3.85% special <small>(for new applications received from 7 July 2017 with total borrowings of \$300,000 or more)</small>	4.04% 4.02%	4.19%	4.85%	4.39%	4.32%
3 year	3.99% 3.79% special <small>(for new applications received from 7 July 2017 with total borrowings of \$300,000 or more)</small>	4.05% 4.00%	4.19%	4.80%	4.49%	4.37%
4 year	4.34%	4.18%	4.54%	4.87%	4.69%	4.46%
5 year	4.49%	4.27%	4.69%	4.91%	4.79%	4.54%

	INVESTMENT			
	Principal & Interest		Interest Only	
	Interest Rate (p.a.)	Comparison Rate [#] (p.a.)	Interest Rate (p.a.)	Comparison Rate [#] (p.a.)
1 year	4.34%	4.34%	4.49%	4.58%
2 year	4.05% 3.85% special <small>(for new applications received from 7 July 2017 with total borrowings of \$300,000 or more)</small>	4.30% 4.26%	4.49%	4.58%
3 year	4.14% 3.99% special <small>(for new applications received from 7 July 2017 with total borrowings of \$300,000 or more)</small>	4.31% 4.27%	4.49%	4.59%
4 year	4.44%	4.41%	4.89%	4.73%
5 year	4.59%	4.49%	4.99%	4.80%

From home loan to holiday. See how many Points you could earn*



1. 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. 2. 1,000 points allocated for every full \$10,000 drawn at settlement. 3. 1,000 Velocity Points per loan account per month. 4. Anniversary Points are paid every 3 years on total borrowings that are greater than \$50,000 (net of any balance held in an offset account). 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. 5. You may apply for rate lock by paying a fee before the lending date or effective date of the relevant fixed rate. * Velocity Points scenario based on total borrowings of \$400,000 and assumes borrowings are split across one variable rate and one fixed rate loan for the 10 year period and minimum net aggregate balance of all loans is at least \$50,000. Information current as at 8th August 2017. # Comparison Rates are calculated on a loan amount of \$150,000 for a term of 25 years. These rates are for secured lending only. WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as fees, and cost savings such as fee waivers, are not included in the comparison rates but may influence the cost of the loan. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. Borrowings refer to total residential Virgin Money borrowings. Lending criteria, fees, terms and conditions apply. All applications for credit are subject to BOQ credit approval criteria. Virgin Money (Australia) Pty Limited ABN 75 103 478 897 promotes and distributes the home loans as the authorised credit representative of the credit provider, Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244 616 (the 'Lender').