



EARN
DOUBLE
POINTS

get excited

HOME LOAN RATES WORTH GETTING EXCITED ABOUT.
PLUS DOUBLE VELOCITY POINTS ON ELIGIBLE
REWARD ME HOME LOANS[^].

For a limited time, new customers can receive double Velocity Points on eligible Reward Me home loans. Receive 20,000 Points for every \$100,000 drawn at settlement. Apply by 31 May 2018 and settle by 31 August 2018.

Plus enjoy our competitive interest rates

Variable rates from

3.64%
pa

Comparison rate[#]

3.78%
pa

APPLY TODAY AT VIRGINMONEY.COM/VOYEUR



*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.

[^]All new customers who apply, and are approved for a Reward Me Home Loan with LVR of 90% or below, between 5 March and 31 May 2018 (inclusive) and settle by 31 August 2018 will receive 2,000 Velocity Points for every full \$10,000 drawn at settlement (normally 1,000 Velocity Points). LVR is the loan to valuation ratio of your loan. Velocity Points will be credited to the Primary borrower's Velocity account only, up to 60 days after settlement. For construction loans Velocity Points will be paid after the first drawing (paid in \$10,000 increments).

[#]Comparison rate: calculated on a loan amount of \$150,000 for a term of 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Rates and fees are subject to change without notice. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only 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.

Virgin Money (Australia) Pty Limited ABN 75 103 478 897 promotes and distributes the companion account and the home loans as the authorised representative and credit representative of the issuer and credit provider, Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence/AFSL 244 616 (the 'Lender'). Velocity does not hold an Australian Credit Licence and is not the licensee in relation to the credit activity being engaged in by Virgin Money, who is the authorised representative.