

## Virgin Money Statement FAQs

### Section 1: General Statement FAQs

**Q. What is an eStatement?**

A. An eStatement is an electronic version of your account(s) statement which is sent to your email inbox so there is no need to log in to your online account to view the statement. Your statement will be delivered in the form of a secure PDF attachment and you will be required to enter a password to view your statement. A copy of the statement will also be stored within your online account for up to 2 years.

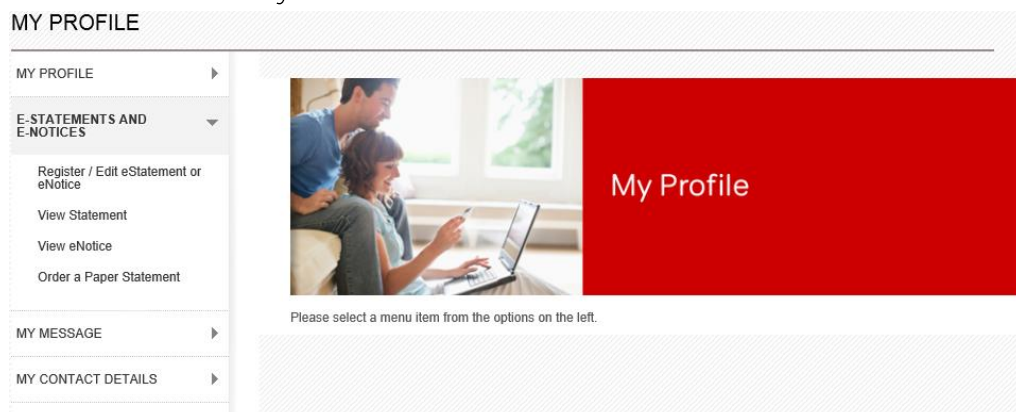
**Q. Will my eStatement look the same as the paper statement I receive in the mail?**

A. Yes, the PDF eStatement will look the same as your paper statement. Even for record keeping purposes, you can save and print your eStatements in the same format as a paper statement.

**Q. How do I enrol for eStatements?**

A. To enrol for eStatements, follow these simple steps:

1. Login to [my.virginmoney.com.au](http://my.virginmoney.com.au) with your User ID and password
2. Select 'My Profile' from the Services tab on the home screen
3. Click on 'E-Statements and E-Notices' and then select 'Register/Edit eStatement or eNotice'
4. Confirm the email address that we will send your statements to is correct. If it's not, go to 'My Contact Details' on the left and correct your email address before completing your eStatement enrolment
5. When your email address is correct, enter a password that you'll use to open your eStatement PDF file when you receive it via email
6. Accept the terms and conditions
7. You'll then be asked to verify the information you've supplied to us, if it's all ok, click on confirm and you're all set.



**Q. Do I have to log in to view my eStatement?**

A. We will send your eStatement to your nominated email as a PDF attachment that is password protected. You can also log in to Virgin Money Online at any time to search and view up to 2 years' worth of statements.

Q. When will I start to receive my eStatements?

A. Once you've successfully enrolled, you'll start to receive eStatements from the next statement cycle onwards. Your statements will be delivered directly to your email inbox in the form of a password protected PDF attachment.

Q. What is the default password for eStatements?

A. Your default password is your date of birth in the following format DDMmmYYYY (i.e. 10Jan1990).

Q. Do I have to change my default password which is used to open the password protected PDF attachment sent to my email address?

A. For added security, you're advised to change your default password immediately. You can do so by logging in to your online account and editing your eStatement enrolment details.

To set or reset your eStatement password follow the steps below:

1. Log in to your Virgin Money Online account at [my.virginmoney.com.au](http://my.virginmoney.com.au)
2. Select 'My Profile' from the 'Services' top menu options
3. Select 'E-Statements and E-Notices' from the left hand menu, then click 'Register/Edit eStatement or eNotice' from the available options
4. Click 'Edit' and enter your new eStatement password. Click 'Next'
5. To confirm the update click 'Confirm'.

Q. Which password should I use to access my past statements if I have changed my password recently?

A. Any change in password will only affect statements received after such change. If you want to view past statements in previous emails, you'll be required to use the password that was active at the time of receipt of the email. You can always log in to your Virgin Money Online account to view up to 2 years' worth of statement history.

Q. Can I choose to receive both paper and electronic statements for my accounts?

A. No, once you have enrolled for eStatements, you will no longer receive paper statements.

Q. Is it secure to have my statements sent to my email?

A. For statements that are sent to your email inbox, a password is required to view your statements. To view your statements online, you are required to log in to your Virgin Money Online account using your User ID, password and a One-Time PIN (OTP) which will be sent to your mobile phone or generated by a token if you've requested one.

Also, in order to protect your account information, you should always make sure you close all windows that you've opened to display your eStatements.

Q. Are there any recommended security measures I should be aware of?

A. It's recommended that you remove the temporary internet files after viewing your eStatements from your internet browser.

**Q. How can I save or print a copy of my eStatement?**

A. You can save or print a copy of your statement by clicking on the 'save' or 'print' icon in the top navigation bar of the Adobe reader software.

**Q. If I am a supplementary card holder, can I enrol for eStatements?**

A. No, only main account holders are able to enrol for eStatements.

**Q. What happens if I don't receive an email notification?**

A. You should first log in to Virgin Money Online and confirm that your email address is correct. If it's incorrect, please update it online.

If you find that the email address is correct but you did not receive an email notification, please check your junk/spam folder of your email account. If you need to contact us, please call 13 37 39.

**Q. How do I update or change my designated email address for my eStatements?**

A. Log in to your Virgin Money Online account at [my.virginmoney.com.au](http://my.virginmoney.com.au), then select 'My Profile' from the Services tab on the home screen and then select 'My Contact Details' to update your email address.

It's important to keep your email address current to ensure eStatements are sent to the correct email address.

**Q. How do I access my statements online?**

A. Log in to Virgin Money Online and select 'View Statements' from the 'Quick Tasks' options on the right side of the screen, and select the statement and date period you would like to view. You can search and view up to 2 years' worth of statements in your online account.

**Q. What if I need electronic statements that are older than 2 years?**

A. Statements are available online for a period of up to 2 years. If you require statements older than 2 years, you can contact the Customer Care Team and they can provide statements for up to 7 years. An Information Request and Statement Copies Fee applies for requests to reprint a statement or document.

**Q. Can I choose to receive electronic statements for my saver accounts and paper statements for my credit card accounts?**

A. No, enrolment into eStatements cannot be selected by product or account type. This is set out in our Electronic Communication Consent.

**Q. Can I de-enrol from eStatements?**

A. Yes, you can return to receiving paper statements by de-enrolling from eStatements at any time. You can enrol again at any time and your eStatements will be available in the next statement cycle.

1. Log in to your Virgin Money Online account at [my.virginmoney.com.au](http://my.virginmoney.com.au) and select 'My Profile' from the 'Services' top menu option
2. Select 'E-Statements and E-Notices' from the left hand menu, then click 'Register/Edit eStatement or eNotice' from the available options

3. Click on 'De-enrolment' and then select 'Confirm' to cancel your enrolment

Please note that if you are a Virgin Australia Velocity Flyer or Virgin Australia Velocity High Flyer Cardholder and choose to de-enrol in receiving eStatements, you will be charged a \$2 Paper Statement Fee for each paper statement delivered via post from 1 January 2017.

- Q.** Can I still view eStatements after an account has been closed?
- A.** When an account is closed it's no longer accessible online, so you won't be able to view your past eStatements. Prior to closing your account, make sure you print or save any eStatements you may require. Requests to reprint a statement or document can be made through the Customer Care Team on [13 37 39](tel:133739) (note: an Information Request and Statement Copies Fee may apply).

## Section 2: Paper Statement Fee FAQs

- Q.** What is the Paper Statement Fee?
- A.** The Paper Statement Fee is a charge of \$2 for each statement period we issue you with a paper statement, which will be debited to your account in the following statement period.
- Q.** What credit cards will be charged the statement fee?
- A.** The Paper Statement Fee applies to Virgin Australia Velocity Flyer and Virgin Australia Velocity High Flyer credit card accounts.
- Q.** What if I want to continue to receive paper statements?
- A.** You can choose to continue to receive paper statements, however a \$2 Paper Statement Fee will apply for paper statements issued from 1 January 2017.
- Q.** Will I be charged a Paper Statement Fee if I opt-in to eStatements mid statement cycle?
- A.** You will not be charged if you have opted in mid statement cycle.
- Q.** I can't receive electronic statements, what can I do?
- A.** We're happy to help, please give our Customer Care Team a call on [13 37 39](tel:133739) to discuss your situation.