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## Changes to the Complimentary Insurance Terms and Conditions

- Effective 15 June 2017, for Virgin Australia Velocity High Flyer Cardholders, International Travel Insurance will also be available on eligible travel booked by either redeeming Velocity Points or using a combination of the primary cardholder paying with their Virgin Australia Velocity High Flyer credit card and redeeming Velocity Points. As such, the definition of “**use of the cardholder’s Virgin High Flyer credit card account**” is deleted and replaced with the following:

**Use of the cardholder’s Virgin High Flyer credit card account** means that **your overseas travel ticket** was obtained prior to the commencement date of **your journey** by:

- The total cost being charged to a **primary cardholder’s Virgin High Flyer credit card account**;
- The total cost charged with the redemption of **Velocity Points** (including any taxes and airport charges) via the **primary cardholder’s Velocity Account**; or
- A combination of the cost being charged to a **primary cardholder’s Virgin High Flyer credit card account** and by the redemption of **Velocity Points** via the **primary cardholder’s Velocity Account**.

Please note that no cover is provided under the International Travel Insurance Policy when the **overseas travel tickets** have been fully or partially obtained other than as outlined above, this includes where the flights have been purchased on any additional cardholder’s card.

- Also effective 15 June 2017, the following definitions are also inserted:

**Velocity Account** means the Rewards Program Account to which Velocity Points earned by Eligible Transactions will be credited.

**Velocity Points** means the points awarded to the Members in the Rewards Program and subject to the Velocity Members’ Terms and Conditions.

# Important information about changes to your Rewards Terms and Conditions and Complimentary Insurance Terms and Conditions

It is important that you read this notice carefully and retain it for your records.



Virgin Money (Australia) Pty Limited ABN 75 103 478 897 (“Virgin Money”) distributes the Virgin Money Credit Cards (“Credit Cards”) as an authorised credit representative under credit representative no 369377. Citigroup Pty Ltd ABN 88 004 325 080 AFSL/Australian credit licence 238098 (“Citibank”) is the credit provider and issuer of the Credit Cards. MCG16295\_(0417)



## Changes to the Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions

### Changes applicable to Virgin High Flyer and Flyer Account holders

- Effective 15 June 2017, spend on government related transactions will no longer be eligible to earn Velocity Points. As such, the definition of **'Eligible Transaction'** is deleted and replaced with the following:

**Eligible Transaction** means any purchase excluding (but not limited to) Cash Advances, Balance Transfers, Special Promotions, BPAY payments, purchases of foreign currency and travellers cheques, transactions made in operating a business, bank fees and charges such as interest and ATM charges and government related transactions. Government related transactions include transactions with government or semi-government entities, or relating to services provided by or in connection with government (for example but not limited to transactions made at Australia Post, payments to the Australian Taxation Office, council rates, motor registries, tolls, parking stations and meters, fares on public transport, fines and court related costs).

Please note that whether or not a transaction is an Eligible Transaction will be determined based on information provided either by the merchant or the relevant financial institution (including information about the type of business conducted by the merchant). This means that, for example, spend with certain merchants

may be characterised as spend with a government related entity and therefore not an Eligible Transaction, even if that merchant is not in fact a government related entity.

#### Change to **Clause 3.1 (Accumulation of Points)**

- Effective 15 June 2017, Virgin Australia Velocity High Flyer and Flyer Cardholders Velocity Points will no longer be awarded at the Virgin Australia Earn Rate for spend made on flights with a "VA" flight number, but will instead be earned at the standard Earn Rate. Accordingly, the table in **Clause 3.1 (Accumulation of Points)** is amended by deleting the column entitled "Virgin Australia Earn Rate".

#### Change to **Clause 9.2 (General)**

- Effective 1 January 2017, Clause 9.2 (General) was deleted and replaced with the following:

We may vary these Terms and Conditions from time to time. For example we may:

- change the way you earn points;
- change the way you redeem points;
- introduce or change Rewards Program features, fees and conditions; and
- make changes as a result of changes made by our suppliers or partners.

We will provide at least 30 days' prior notice of changes, unless we reasonably consider the change to be non-material in nature. We will give you as much notice as is reasonably practicable for any non-material changes to these terms and conditions.

## Changes to the Rewards Program for High Flyer and Flyer Cardholders Terms and Conditions

### Changes applicable to Virgin High Flyer Account holders only

- Effective 15 June 2017, the standard Earn Rate tier for Virgin Australia Velocity High Flyer Cardholders is changing. Accordingly, the table in **Clause 3.1 (Accumulation of Points)** is amended by deleting the Earn Rate definition for the Virgin High Flyer Credit Card and replacing it with:
  - 1 Velocity Point for each whole Australian Dollar up to \$8,000 each Statement Period and 0.5 Velocity Points for each whole Australian Dollar thereafter.

The table in **Clause 3.1 (Accumulation of Points)** will now appear as follows:

Card Type	Earn Rate
<b>Virgin Flyer Credit Card</b>	0.66 Velocity Points for each whole Australian Dollar up to \$1,500 each Statement Period and 0.5 Velocity Points for each whole Australian Dollar thereafter
<b>Virgin High Flyer Credit Card</b>	1 Velocity Point for each whole Australian Dollar up to \$8,000 each Statement Period and 0.5 Velocity Points for each whole Australian Dollar thereafter

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