



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. Velocity Points¹, exclusive Virgin Money offers just for home loan customers plus red-hot benefits from across the Virgin group. Because you deserve it.

REWARD ME VARIABLE RATE HOME LOAN

If you're after competitive interest rates and extra flexibility, so that if things change you can too, then take a look at our Reward Me Variable Rate Home Loan.

Variable rates from:

3.79%
p.a.

Comparison rate[#]:

3.92%
p.a.

Available for new owner occupied loans with minimum 20% deposit and balances of \$750,000 or more. Current as at 5 April 2017.

- Rate discounts on loan amount & loan to value ratio
- Velocity Points on settlement², monthly³ and every 3 years⁴
- 100% interest offset
- Unlimited additional repayments
- Split borrowings available
- Exclusive offers from Virgin Money & red hot benefits from across the Virgin group.

Interest Rates – Current as at 5th April 2017

Loan to Value Ratio (LVR including any Lenders Mortgage Insurance applicable)	TOTAL BORROWINGS LESS THAN \$500,000		TOTAL BORROWINGS \$500,000 AND LESS THAN \$750,000		TOTAL BORROWINGS \$750,000 AND ABOVE	
	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]
OWNER OCCUPIERS						
Less than or equal to 80%	3.89%	4.02%	3.84%	3.97%	3.79%	3.92%
80.01% to 90%	4.09%	4.22%	4.04%	4.17%	3.99%	4.12%
Over 90%	4.49%	4.62%	4.44%	4.57%	4.39%	4.52%
INVESTORS						
Less than or equal to 80%	4.19%	4.32%	4.14%	4.27%	4.09%	4.22%
80.01% to 90%	4.44%	4.57%	4.39%	4.52%	4.34%	4.47%

Fees and charges

Key Upfront Fees

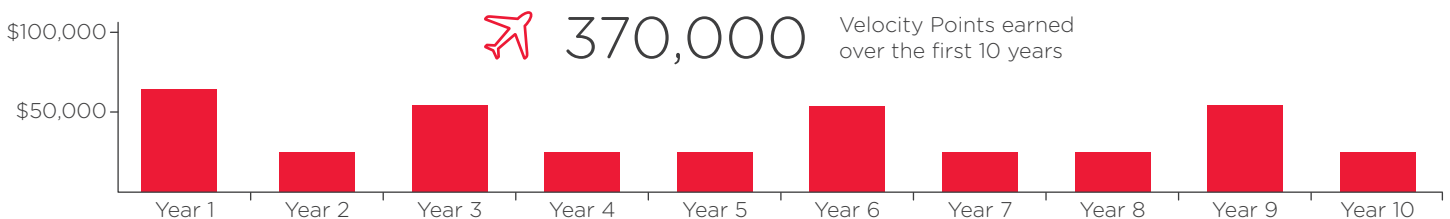
Settlement Fee	\$150 – Payable on completing settlement of your facility.
Valuation Fee	First Valuation – Free Any further valuation will be charged for. The amount of the fee, will be the fee charged by the appointed Valuer and will vary depending on the location and value of the property.

Ongoing fees after settlement of your loan

Home Loan Fee	\$10 – Charged to each loan account on every repayment date (monthly).
---------------	--

For further information and a full list of our fees and charges go to www.virginmoney.com.au/home-loans

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. * 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 5 April 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. 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').