

Virgin Saver reference guide.

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Virgin Saver reference guide.

1.0 Product overview

Welcome to the Virgin Saver. We want to make managing your money as easy as possible. In this guide, we explain how you can manage and make the most of your Virgin Saver account.

The Virgin Saver is an online account and has been specifically designed to help you achieve your savings goals by managing your account easily online or over the phone using our Telephone Self Service. Both are available 24/7, so you can manage your Virgin Saver anytime and from anywhere.

2.0 How to manage your Virgin Saver

Once your Saver account is open, here's how you can activate and manage your account.

2.1 Activating your Virgin Saver account

Since we're big on security, you must activate your Virgin Saver before you make your first withdrawal or before you set up an Automatic Savings Plan.

To activate, all you need to do is make an initial transfer of any amount using the online, or telephone banking service, provided by the financial institution holding your Nominated Linked Account. Your Virgin Saver will be activated within 3 business days from the time we receive the funds from your linked account.

It's important to know that a cheque deposit, or a telegraphic transfer of funds into your Virgin Saver, will not activate your account.

2.2 Setting up your Virgin Money Online access

Once you open your Saver account, we'll send you a confirmation e-mail as well as all the information you'll need to set up your online access.

What we'll send you is:

- A Welcome Letter – which has your Account number and Virgin Saver BSB
- Your Internet Access Number (IAN)
- Your Internet PIN (IPIN)
- Your Telephone PIN (TPIN)

For security reasons, we'll send these letters to your residential address as we cannot send to a P.O. Box. All other mail and communications will be sent to you electronically to the e-mail address you provided. Please allow up to 10 business days from when your account was opened for these to arrive and please give us a call if any of them don't show up and we'll get it sorted for you.

Once you've received your IAN, IPIN and TPIN, here's what to do:

1. Activate your IAN by calling **13 37 39** and follow the prompts. For your security you'll be asked to enter your TPIN and date of birth.
2. Go to my.virginmoney.com.au
3. Click '**First time here? Create your User ID**' button. Follow the instructions on your IAN letter. You'll then be guided to create your User ID, Password and 3 security questions. Once done, your Virgin Money Online Account will be up and running and you're ready to go. An important tip for your Password – it must be a minimum of 8 characters, with at least 1 number and it also can't have 3 of the same characters in a row.

The next time you log on to Virgin Money Online, all you'll need is your User ID, Password and the answer to one of your security questions.

2.3 Manage your account online at virginmoney.com.au

Once you've set up your Virgin Money Online access, you can:

- Check your account balance
- View account details and your transaction history
- View your statement and access up to 3 years of statement history
- Transfer money to your Nominated Linked Account on a one-off or recurring basis*
- Set up an Automatic Savings Plan to automatically deposit money into your Virgin Saver*
- Update your account details, change your password and customise how your information is displayed
- Change your Nominated Linked Account*
- Provide your Tax File Number#
- Close your account

Virgin money

New to Virgin Money Online?

If it's your first time here, you'll need to register for online access so make sure you have these items handy:

- Your 16 digit Internet Access Number
- Your 4 digit Internet PIN, and
- Your Account Number - for Credit Card customers, it's your card number.

Make sure you've activated your Internet Access Number. It's Step 1 in your Internet Access Number letter. If any of these haven't arrived in the post up to 10 days after you've received your Welcome Letter or if you need some assistance, give us a call on 13 37 39.

I'm ready to register for Virgin Money Online now

Create your User ID

Log in

User ID [Need help?](#)

Password (to enter use your mouse and the pop-up keyboard)

Log in

first time here?
create your User ID

Need some assistance?

- Forgot your user ID?
- Forgot your password?

A few online security tips to keep you safe online

- Always type my.virginmoney.com.au into your browser when logging into Virgin Money online.
- Virgin Money will never send you emails containing links to Virgin Money Online - and we mean NEVER. So it's important that you never click on any links to Virgin Money Online from an email.
- Before submitting information through a website, look for the padlock icon on your browser's status bar and that the website address starts with https://
- Never log in to Virgin Money Online from a computer that you don't trust... we recommend that you don't use public or shared computers in places such as internet cafes. If you do need to use a public or shared computer in an emergency never let anyone see you enter your login and security details, either on the actual or on-screen keyboard. It's also important to never leave the computer once you've logged in and to completely log out when you've finished using the 'sign out' or 'log out' button.

2.4 Using Telephone Self Service:

It's easy, just have your TPIN handy, call 13 37 39, enter your Account number and follow the prompts.

With Telephone Self Service, you can:

- Check your account balance and recent transactions
- Transfer funds to and from your Nominated Linked Account*
- Check if your Nominated Linked Account is activated
- Change your existing Telephone PIN (TPIN)

So with a few clicks of the mouse or a press of your phone keypad, you're in control of your Virgin Saver.

* You'll need to make sure you've activated your Virgin Saver first, as you won't be able to withdraw money or access your linked account until it's been activated.

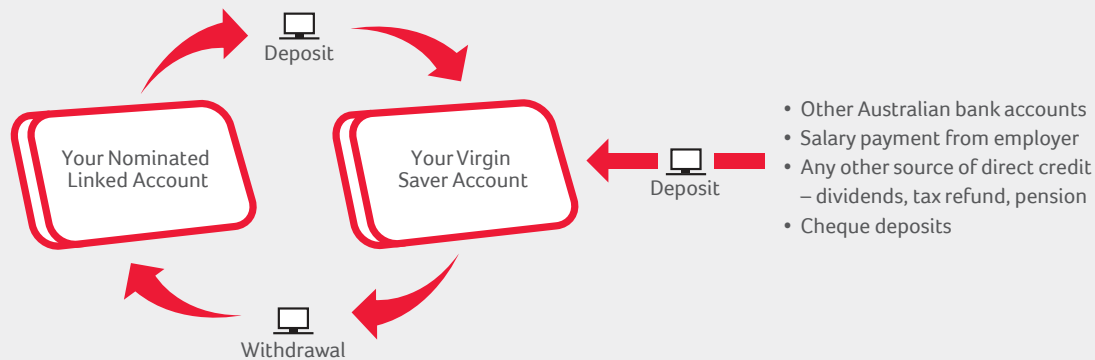
It's important to know that Virgin Money is required to withhold tax at the highest marginal tax rate from income earned on your account for each month that we do not have your TFN on file.

3.0 Deposits and withdrawals

You can start earning interest straight away by making a deposit into your Virgin Saver as soon as your account is open, however you can only make a withdrawal after your account is activated.

It's important to know that any introductory rate that we offer commences from the time your account is opened, which is when we send your confirmation e-mail, so you don't need to wait till you've set up your online access to make a deposit.

Here's how the account works:



3.1 Making a deposit to your account

It's easy to make a deposit and start earning a great rate. Here's how:

From another bank or direct credit – You can transfer money (such as your salary, savings, wages, dividends or tax refunds) from any other bank account in Australia. To transfer money into your Virgin Saver, all you need is your Account number and our Virgin Money BSB 242-265.

Send us a cheque – Please ensure you make the cheque payable to the same name that the Virgin Saver is in and please write your account number and contact phone number on the back of the cheque and post it to:

Virgin Money Pty Limited, GPO Box 40, Sydney NSW 2001 Sorry, but we can't guarantee cheques received without a clear name and account number noted on them will be deposited to your account.

Using your Virgin Money Online account – Simply log into your Virgin Money Online account and head to 'My Payments and Transfers'. Then select 'To Virgin Saver online account' from the 'To' section and enter the amount you want to save from your Nominated Linked account. You can also set up an Automatic Savings Plan here by selecting the 'Schedule' option.

For security reasons, you cannot make transfers to or from your linked account using Virgin Money Online if your account has not been activated.

You can't deposit funds from any source outside of Australia or make a cash deposit at any time into your Virgin Saver.

It's important to know that there are clearing times that apply to some deposits. Cheque deposits will take 5-7 business days to clear and Automatic Savings Plan and one-off direct debit requests made from Virgin Money Online to your Linked Account will take 5 business days to clear. During this time, the funds deposited in your account will show as funds 'On deposit' and not as 'Funds available' but will continue to earn interest during the clearance period.

The interest rate applicable to your account may change depending on your account balance and other factors, so always make sure you're up to date with any of our offers and the terms and conditions that apply to them, which you can find on our website virginmoney.com.au/savings.

3.2 Making a withdrawal from your account

As we've mentioned before, you must activate your Virgin Saver before you can make a withdrawal. Once your account is activated the funds transfer functionality will become operational and you'll be able to log onto Virgin Money Online or use our Telephone Self Service and request a withdrawal to your Nominated Linked Account. There is a daily withdrawal limit of \$10,000 via our Telephone Self Service and \$100,000 via Virgin Money Online. If you need to withdraw in excess of \$100,000 you can complete a manual request form through Virgin Money Online. For any future dated withdrawals, deposits or Automatic Savings Plans there is a \$10,000 limit.

It's important to remember that you can only transfer money back to your Nominated Linked Account and not to any other bank account.

And just a word on fees, although we don't charge any fees whatsoever to your Virgin Saver, unfortunately, we don't have any control over other financial institutions, their fees and charges or any government legislation or controls that may create costs for your transactions.

3.3 Changing your linked account

If you ever need to change your linked account, all you need to do is log on to Virgin Money Online with your User ID and Password, head to the 'My Accounts' section, then 'Manage my Account' and complete the 'Changed linked account' form in the Online Saver section. It takes 2 working days to make this change and once done, we'll send you a letter to confirm the change.

You'll need to reactivate your Virgin Saver Account by transferring funds from your new linked account, and you can do this anytime from when the account has been changed.

For your additional security and to protect your account from fraudulent activity you'll be unable to make a withdrawal from your Saver Account for a 5 day period from when the Nominated Linked Account is changed. So if you're going to need any of the funds held in your account during this period, it's best to make a withdrawal prior to changing your linked account.

You can transfer your funds to activate your Saver during this period however it's important to know that you'll be unable to withdraw any funds during this 5 day security period.

Virgin money

Welcome, ARTHUR Manage My Profile & Settings

My Home My Accounts My Payments & Transfers My Offers Sign Out

My Payments & Transfers

Overview > Virgin Saver Transfer

Virgin Saver account: Virgin Saver: XXXXXX8884 AUD 54,970.58 on deposit | v

Transfer: From Virgin Saver: XXXXXX8884 to XXXX9997

From XXXX9997 to Virgin Saver: XXXXXX8884

Amount: AUD 1000

Date: Today Future date: [dd/mm/yyyy]

Set schedule

Cancel Next

Disclaimer

Request and Authority

Where a transfer is requested from the linked account, by clicking the "Next" button:

I request and authorise Virgin Money Pty Limited ("Virgin Money"), through the Bulk Electronic Clearing System, to debit the Nominated Account specified in this direct debit request, with the amounts set out in the Regular Savings Amount I have selected or any other amount I notify Virgin Money of from time to time.

I acknowledge having read and understood the terms and conditions governing the debit arrangements between Virgin Money and I, as set out in this direct debit request and **Direct Debit Request Service Agreement**.

Quick Links

Select a link to navigate to the page v

Your Help Centre

FAQ Phone E-mail

4.0 More information

You'll find lot's of useful information on our website as well as the full **terms and conditions** relating to our Virgin Saver, as well as useful FAQ's. Just head to virginmoney.com.au/savings