



### Refer-a-Friend Terms & Conditions

Earn 5,000 Virgin Money Bonus Points when you introduce a successful referral to Virgin Money. A successful referral must be a person who:

- has never held a Virgin Money Go Account or Virgin Money Boost Saver account ;
- uses a unique referral link or code that is provided by Virgin Money as part of the Refer a Friend program which was shared by you;
- opens a new Virgin Money Go Account and bundled Virgin Money Boost Saver Account; and
- makes one (1) debit card purchase, direct debit or BPAY payment from their Virgin Money Go Account in the first 30 days from account opening. Debit card purchases must settle in the first 30 days from account opening (not pending).

Bonus Points will be allocated within 5 business days to you. While there is no limit to the number of friends you can refer under our Refer-a-Friend program, you will only receive Bonus Points for the first five (5) successful referrals you made in any month. A successful referral only qualifies you to receive one lot of 5,000 Bonus Points, irrespective of whether the person opens a single or a joint account. This offer cannot be used in conjunction with any other offer codes.

**IMPORTANT:** Please share your referral link or code responsibly and only refer close friends and family who are genuinely interested in a bundled Virgin Money Go Account and Boost Saver Account. You must not send unsolicited emails, direct mail, place messages on newsgroups, message boards and social media for purposes of referring a friend to open a Virgin Money bundled Go Account. You must not use any merchant site, keyword bids, black hat SEO, paid advertisements (e.g., pay per click), or other similar methods to solicit friends to open a Virgin Money bundled Go Account.

We reserve the right to suspend allocating Virgin Money Points, cancel Points already allocated and or terminate your participation in the Virgin Money Rewards Program if we reasonably believe you are breaching or have breached any of these Refer a Friend terms and conditions or if we reasonably believe that you are using your account and the refer a friend offer for the predominant purpose of earning points.

We reserve the right to amend or withdraw this offer at any time without notice, provided that any Points that you have earned prior to such change or withdrawal will be subject to the terms that were in effect at the time it was earned.