

# Credit Guide for Virgin Money Credit Cards

Effective: June 2018

In this Credit Guide Virgin Money (Australia) Pty Limited ABN 75 103 478 897 Credit Representative Number 369377 (Virgin Money Australia, we, us or our) provides information relevant to any credit assistance we provide as the credit representative of Bank of Queensland Limited ABN 32 009 656 740 Australian credit licence 244616 (BOQ) in connection with the Virgin Money credit cards (Virgin Money Credit Cards) issued by Citigroup Pty Limited ABN 88 004 325 Australian credit licence 238098 (Citibank).



**a) Card issuer**

Citibank is the credit provider and issuer of the Virgin Money Credit Cards. We and BOQ are not credit providers for the credit cards, and do not guarantee or otherwise support Citibank's obligations under the contracts or agreements connected with the Virgin Money Credit Cards, even though Virgin Money Australia's name or logo may appear on the related correspondence, terms and conditions and statements and even though information regarding the Virgin Money Credit Cards can be accessed through virginmoney.com.au.

We act as promoter and distributor for the Virgin Money Credit Cards under an arrangement with Citibank but are not otherwise affiliated with Citibank. We are a wholly-owned but non-guaranteed subsidiary of BOQ and also provide credit assistance on consumer credit products issued by BOQ.

**b) Inquiries, verification and assessments**

Prior to approving a credit card application (or an application for a credit card limit increase) Citibank is required by law to undertake certain inquiries, take steps to verify information and make an assessment as to whether the credit card (or the limit increase) is unsuitable for you. Copies of assessments as to unsuitability made in relation to credit card applications (and applications for credit card limit increases) can be obtained from Citibank.

**c) No fees or charges for obtaining credit assistance from us in relation to Virgin Money Credit Cards**

We do not impose any fees or charges for providing credit assistance, or for other matters associated with providing the credit assistance in relation to your Virgin Money Credit Card application.

Citibank will advise you of any interest, fees or other amounts it charges you in connection with Virgin Money Credit Cards.

**d) Commissions to third parties**

From time to time we may pay a fee for the referral of business to us by third parties such as industry associations and/or Virgin Money's partners which includes online comparison sites. You may, on request, obtain details of any commissions and fees that we may pay and how the amount was calculated.

## Commissions from Citibank or BOQ

**a) Payable by Citibank**

Citibank will pay (directly or indirectly) monetary incentives in relation to Virgin Money Credit Card applications for which we have provided credit assistance.

These incentives are comprised of a maximum initial commission of up to \$168.00 on activation of the Virgin Money Credit Card account (depending on what type of credit card and offer you applied for) and additional payments under an ongoing arrangement that is based on the size and performance of our credit card portfolio as a whole. These amounts are not payable by you.

**b) Payable by us or BOQ to staff and credit representatives**

We or BOQ do not pay any commissions to our staff in relation to any Virgin Money Credit Card applications for which we have provided credit assistance.

## If you have a problem or dispute

**a) Our service commitment**

We are committed to providing our customers with the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

**b) How to contact us about a problem or dispute**

If you have any problems you wish to raise with us in relation to the credit assistance we provided to you please contact the Virgin Money Customer Relations Unit via:

Email: [cau@my.virginmoney.com.au](mailto:cau@my.virginmoney.com.au)  
Telephone: 13 37 39 (toll free within Australia) or + 61 2 8288 2222 (from overseas) and ask for the Customer Relations Unit between 9am – 5pm Monday to Friday (AEST)  
Mail: Virgin Money Customer Relations Unit  
GPO Box 5208  
Sydney NSW 2001

We may share information about complaints with BOQ or Citibank to assist in the resolution of the complaint.

For any other problems or complaints you may have in relation to the Virgin Money Credit Cards, please contact Virgin Money by calling 13 37 39, or emailing Virgin Money at any time by logging into Virgin Money Online ([www.my.virginmoney.com.au](http://www.my.virginmoney.com.au)) and select the messages option from the home screen.

**c) How will your complaint be handled?**

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed of our progress.

**d) What to do if you feel your complaint has not been resolved**

If you remain dissatisfied with the outcome or you would like an independent review of the complaint and the result, you still have options.

## Customer Advocate

We have appointed an impartial Customer Advocate to assist in reaching fair outcomes during the dispute process and make it easier for customers when things go wrong.

If you are not happy with the outcome from our Customer Relations Unit and would like an impartial review, you can refer your complaint to our Customer Advocate:

Email: customeradvocate@citi.com

Post: Citigroup Pty Limited  
Att: Customer Advocate  
GPO Box 204  
Sydney NSW 2001

## Financial Ombudsman Scheme

The Financial Ombudsman Service (FOS) offers an independent alternative dispute resolution service to customers who have been through the bank's internal complaint process.

### How to contact FOS

Post: GPO Box 3  
Melbourne VIC 3001

Phone: 1800 367 287\*

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

\*9am - 5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.

The Australian Securities and Investments Commission (ASIC) also has an information hotline you can call by dialling 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

### e) Further information

For further information on solving problems and disputes please visit [virginmoney.com.au](http://virginmoney.com.au).

## How can you contact us?

### For general correspondence, you can contact us by:

Email: expert@virginmoney.com.au

Telephone: 13 37 39 (from within Australia) or  
+61 2 8288 2222 (from outside Australia)

Mail: Virgin Money Cards  
PO Box 40  
Sydney NSW 2001



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. MCG16132\_(0618)