

Virgin Australia Velocity Card gift voucher ("voucher benefit") terms and conditions

November 2023

References to 'we' and 'us' means Virgin Money (Australia) Pty Ltd ABN 75 103 478 897 ("Virgin Money"), Virgin Australia Airlines Pty Limited ACN 090 670 965 and National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB").

<u>General</u>

- The Virgin Australia Gift Voucher benefit is a complimentary Virgin Australia Travel Bank Credit to the value of AUD \$129 ("Voucher Benefit"), made available to the primary cardholder ("You") of a Virgin Australia Velocity Flyer or Virgin Australia High Flyer Card ("Virgin Australia Velocity Cards").
- The Voucher Benefit is subject to these Terms and Conditions and by requesting the Voucher Benefit, you accept the <u>Travel Bank Terms and Conditions</u>.
- The Voucher Benefit is governed by Virgin Australia Velocity Flyer or Virgin Australia Velocity High Flyer Card Gift Voucher Terms of Use at https://www.virginaustralia.com/au/en/terms-conditions/virgin-money-voucher/
- 4. Unless otherwise defined herein, capitalised terms have the meaning given in the Virgin Money Credit Card Terms and Conditions.
- 5. You are eligible to request the Voucher Benefit.
 - With respect to the first year: 30 days after card approval or on activation of your card, whichever is later; and
 - b. With respect to any subsequent year: 30 days after the anniversary of your card approval date (Eligibility Anniversary).
- 6. Your eligibility for the Voucher Benefit with respect to a particular year starts on the Eligibility Anniversary and expires on the immediately following Eligibility Anniversary. This means you cannot request the Voucher Benefit with respect to previous years even if you chose not to take up the travel credit in those previous years.
- 7. In order to access your Voucher Benefit, you must
 - i. satisfy the requirements set out in clause 5;

- ii. not have successfully requested a Voucher for the relevant period;
- iii. have an open and activated Virgin Australia Velocity Card (note it can take up to 10 days for your card activation to be reflected in the Voucher system);
- iv. have made a purchase (Eligible Transaction) on your card at least once in the 2 months prior to requesting your Voucher (note it can take up to 10 days for your purchase to be reflected in the Voucher system);
- be an active Velocity Member and have provided us with your valid Velocity membership number;
- vi. have a valid email address and phone number recorded in your Account details; and
- vii. ensure the details you enter when requesting your Voucher match the details we have on file.
- 8. We reserve the right to not make the Voucher Benefit available to You if
 - a. You do not meet our eligibility criteria; or
 - b. Your Account is in default as described in the Virgin Money Credit Card Terms and Conditions;
- To receive the Voucher Benefit, You must satisfy the eligibility requirements and request the voucher from us by completing an online request from the following Virgin Money website, <u>virginmoney.com.au/giftvoucher</u>.
- 10. The details You enter when requesting your Voucher Benefit must match your Account details we have on file. You can update Your Account details at any time at Virgin Money Online (for email address and mobile number only) or by calling the Virgin Money contact centre on 13 37 39. Please note, you need to allow 10 days for the changes to take effect in the Voucher request system.
- 11. The Travel Bank credit is only made electronically and on successful match. Virgin Australia will send an email to the email address connected to your Velocity account, that contains your Travel Bank account number and confirmation of the \$129 credit within 10 business days.

- 12. The Travel Bank credit is valid for bookings made within 12 months from the date of issue unless otherwise stated. You must make a booking using your Voucher Benefit on or before the expiry date. The booking can be for travel dates after the expiry date. Please refer to the Virgin Australia Travel Bank Terms and Conditions.
- 13. We may (acting reasonably) change or withdraw this Voucher Benefit. We will provide at least 30 days' notice of any change or withdrawal, unless we can't do so due to circumstances outside our control in which case we will give you as much advance notice as is reasonably practicable. We may publish this on our website or otherwise notify you.
- 14. Changes to the Voucher Benefit will be available on the credit card section of the Virgin Money website, virginmoney.com.au or we will otherwise notify you.
- 15. Applicable Law These Terms and Conditions are to be construed and enforced in accordance with the laws of Queensland, Australia. Any dispute arising from your receipt or use of the Voucher Benefit is exclusively subject to the jurisdiction of the courts of Queensland, Australia.

Virgin Money Australia, a division of Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence 244616 ("BOQ"), promotes and distributes the Virgin Money Credit Cards ("Credit Cards"). National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence 230686 ("NAB") is the credit provider and issuer of the Credit Cards. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. BOQ does not and will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards.