



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.

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:
3.69% p.a.

Comparison rate:[#]
3.83% p.a.

Available for new owner occupied principal and interest loans with minimum 20% deposit and balances of \$750,000 or more. Current as 11 January 2019.

- 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.

Current Interest Rates for new loan applications submitted on or after 11 January 2019

OWNER OCCUPIED RATES	TOTAL BORROWINGS LESS THAN \$500,000		TOTAL BORROWINGS \$500,000 AND LESS THAN \$750,000		TOTAL BORROWINGS \$750,000 AND ABOVE	
Loan to Value Ratio (LVR including any Lenders Mortgage Insurance applicable)	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]
PRINCIPAL & INTEREST						
Less than or equal to 80%	3.78%	3.92%	3.73%	3.87%	3.69%	3.83%
80.01% to 90%	4.09%	4.23%	4.04%	4.18%	3.99%	4.13%
Over 90%	5.04%	5.17%	5.04%	5.17%	5.04%	5.17%
INTEREST ONLY						
Less than or equal to 80%	4.39%	4.38%	4.34%	4.33%	4.29%	4.28%
INVESTMENT RATES	TOTAL BORROWINGS LESS THAN \$500,000		TOTAL BORROWINGS \$500,000 AND LESS THAN \$750,000		TOTAL BORROWINGS \$750,000 AND ABOVE	
Loan to Value Ratio (LVR including any Lenders Mortgage Insurance applicable)	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]	Interest rate	Comparison Rate [#]
PRINCIPAL & INTEREST						
Less than or equal to 80%	4.09%	4.23%	3.99%	4.13%	3.94%	4.08%
80.01% to 90%	4.19%	4.33%	4.19%	4.33%	4.09%	4.23%
INTEREST ONLY						
Less than or equal to 80%	4.29%	4.28%	4.24%	4.23%	4.24%	4.23%
80.01% to 90%	4.59%	4.58%	4.54%	4.53%	4.49%	4.48%
STANDARD VARIABLE RATE	PRINCIPAL AND INTEREST		INTEREST ONLY			
Virgin Money Variable Rate	4.84%	4.97%	-	-	-	-
Virgin Money Variable Interest Only Rate	-	-	5.09%	5.08%	-	-
Virgin Money Variable Investment Rate	5.14%	5.27%	-	-	-	-
Virgin Money Variable Investment Interest Only Rate	-	-	5.39%	5.38%	-	-

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. Information current as at 11 January 2019. #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. Comparison rate for variable Interest Only loans are based on an initial 5 year Interest Only period. Comparison rates for fixed interest only loans are based on an initial Interest Only period equal in length to the fixed period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life 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').