

**VIRGIN AUSTRALIA
VELOCITY
HIGH FLYER CARD
COMPLIMENTARY
LOUNGE PASSES
(LOUNGE PASS
BENEFIT) TERMS
AND CONDITIONS**



1. 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").
2. Use of the Lounge Pass Benefit is subject to these Terms and Conditions. Unless otherwise defined herein, capitalised terms have the meaning given in the Virgin Money Credit Card Terms and Conditions.
3. The Lounge Pass Benefit is two complimentary Single Entry Virgin Australia domestic lounge passes ("Lounge Passes") made available to the primary cardholder of a Virgin Australia Velocity High Flyer Card ("You"), each year.
4. You are entitled to the Lounge Passes with respect to:
 - a) the first year: on activation of your card; and
 - b) any subsequent year: on the anniversary of your card approval date (Eligibility Anniversary).
5. Your entitlement to the Lounge Passes cannot be carried forward to any subsequent year.
6. Virgin Australia Lounge is owned and operated by Virgin Australia Airlines Pty Ltd (ABN 36 090 670 965) and are located at Brisbane, Sydney, Melbourne, Perth, Adelaide, Canberra, Darwin, Gold Coast, Mackay and Cairns domestic airports, and can be accessed when travelling on an onward domestic flight with Virgin Australia. Access to Virgin Australia Lounges is not available when travelling internationally with Virgin Australia.
7. Complimentary Single Entry Virgin Australia Lounge passes are not transferable, but may be used to enable other people (who are travelling with you) to gain access to the lounge.
8. You must be a member of the Velocity Frequent Flyer program to be eligible for Virgin Australia lounge passes.
9. To redeem your Lounge Pass you must present your Velocity membership card together with your flight itinerary or boarding pass for onward domestic travel with Virgin Australia.

10. You may access Virgin Australia Lounges a maximum of two hours prior to your Virgin Australia flight's scheduled departure time.
11. Entry of Members, Guests and Single Entry Visitors is at all times subject to space availability.
12. Virgin Australia Velocity High Flyer customers can check the status of Lounge Passes online by logging in to their Velocity Account at virginaustralia.com/velocity
13. By redeeming or attempting to redeem your Lounge Passes, You accept and agree to be bound by these Terms and Conditions and acknowledge You have read and understood the following privacy policies:

Virgin Money	virginmoney.com.au/help/privacy-and-security/
NAB	nab.com.au/common/privacy-policy
Citibank	citigroup.com/australia/privacy/policy.html
Virgin Australia	virginaustralia.com/privacy

14. This offer is subject to change or withdrawal at any time at our discretion.
15. The Lounge Passes are subject to the Virgin Australia Lounge Terms and Conditions and the Virgin Australia Lounge Rules which can be found at virginaustralia.com/lounge

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.

June 2022