# Variation Notice

This variation notice provides full details of the changes, as they apply to your:

1. **Financial Table**
2. **Credit Card Rewards Program for Virgin Money Anytime Rewards Cardholders Terms and Conditions**

It also includes details of the new Click to Pay feature.

These changes form part of, and must be read in conjunction with, your existing terms and conditions. You can find the current terms and conditions relating to your account at virginmoney.com.au/credit-cards/forms.

It is important that you read this notice carefully and keep a copy of it for your records.

# When these changes are effective

Changes to your Financial Table and Credit Card Rewards Program for Virgin Money Anytime Rewards Cardholder Terms and Conditions are effective from **1 October 2026**.

Click to Pay will be introduced between **1 October and 31 October 2026**.

# How to read this notice

1. Section headings and numbers as listed in this notice relate directly to the section headings and numbers in your Financial Table and the relevant terms and conditions.
2. If a section is not specifically mentioned in this notice, it remains unchanged.
3. If a section is specifically mentioned in this notice:
   a. a change is shown as "Replacement Words" or alongside the current words as "Replacement Words"; and
   b. a deleted section is as specified.

# Changes to your Financial Table from 1 October 2026

## Annual Percentage Rates

The Annual Percentage Rate (APR) for Retail Purchases and Cash Advances will increase.

| | Current Words | Replacement Words |
|---|---|---|
| Annual Percentage Rate (APR) | **Retail Purchase APR:** 19.99% p.a.<br>Applies to Retail Purchases and where applicable, any Overdue Instalment Amount.<br>**Cash Advance APR:** 20.99% p.a.<br>Applies to Cash Advances. | **Retail Purchase APR:** 21.99% p.a.<br>Applies to Retail Purchases and where applicable, any Overdue Instalment Amount.<br>**Cash Advance APR:** 21.99% p.a.<br>Applies to Cash Advances. |

## Interest Free Period

The Interest Free Period for Retail Purchases on your Account is reducing from up to 55 days to up to 44 days, which means that your Payment Due Date will change.

All Statement Periods starting on or after 1 October 2026 will have up to 44 days interest free period for Retail Purchases and a Payment Due Date that is 14 days from the end of the Statement Period.

The Interest Free Period on your Account will change as outlined below:

| | Current Words | Replacement Words |
|---|---|---|
| Interest Free Period | Up to 55 days for the Retail Purchase Balance. | Up to 44 days for the Retail Purchase Balance. |

## Annual Fee

The Annual Fee will be increased on the Virgin Money Anytime Rewards Credit Card on and from **1 October 2026:**

| | Current Words | Replacement Words |
|---|---|---|
| Annual Fee | $149, debited to your Account on the last day of the Statement Period in which first use of the Account (being when a transaction is first debited to the Account including Balance Transfers) occurs.<br>After that $149 debited each year on the last day of the Statement Period in which the anniversary of the day we approved your Account occurs. | $169, debited to your Account on the last day of the Statement Period in which first use of the Account (being when a transaction is first debited to the Account including Balance Transfers) occurs.<br>After that $169 debited each year on the last day of the Statement Period in which the anniversary of the day we approved your Account occurs. |

## International Transaction Fee

From **1 October 2026**, International Transaction Fee will no longer be charged. As a result, we're deleting the International Transaction Fee from your Financial Table.

# Changes to your Credit Card Rewards Program for Virgin Money Anytime Rewards Cardholders Terms and Conditions from 1 October 2026

## Changes to earning Virgin Money Points

## Section 3.3

We're changing the table in section 3.3 as the number of Virgin Money Points you earn on Eligible Transactions processed to your Account on or after **1 October 2026** (including Eligible Transactions made prior to this date but processed on or after **1 October 2026**) is changing. The changes to the Earn Rate in the table are set out below:

| Current Words | | Replacement Words | |
|---|---|---|---|
| **Card Type** | **Earn Rate** | **Card Type** | **Earn Rate** |
| Virgin Money Anytime Rewards Credit Card | 1 Virgin Money Point for each Australian Dollar spent on an Eligible Transaction (rounded to the nearest whole Australian Dollar of spend). The minimum spend to earn a Virgin Money Point is $0.50. For example, a transaction of $0.60 will be rounded up to earn 1 point and a transaction of $2.25 will be rounded down to earn 2 points. | Virgin Money Anytime Rewards Credit Card | 1 Virgin Money Point per $1 spent on each Eligible Transaction made at major supermarkets and major restaurants or restaurant chains^<br>0.5 Virgin Money Points per $1 spent on each Eligible Transaction everywhere else.<br>For example (based on a 0.5 Virgin Money Point for $1 earn rate), a transaction of $0.50 will earn 0.25 points and a transaction of $2.25 will be rounded to earn 1.13 points.<br>^Whether or not a purchase is eligible to earn Virgin Money Points will be determined based on card scheme information ultimately provided either by the merchant (including individual outlets) or its financial institution (including information about the type of business conducted by the merchant). If, for example, a restaurant is not classified as a restaurant by the card scheme, it will not be treated as a "major restaurant" when calculating Virgin Money Points earned. |

# Click to Pay will be introduced to Virgin Money Credit Cards between 1 October and 31 October 2026

Click to Pay is a way to pay online using your Virgin Money Credit Card, and will be added for your card between 1 October and 31 October 2026. You can read the terms and conditions that apply to Click to Pay at virginmoney.com.au/credit-cards/forms.

**Things you need to know**

- We will automatically enrol your Card for Click to Pay using the mobile number and email address linked to your Account.
- If you have any Additional Cardholders, their Card will also be enrolled to Click to Pay using their unique mobile number and email address.
- If the same mobile number and email address is used by another Virgin Money customer (for example, your Additional Cardholder), we won't be able to enrol either Card for Click to Pay.
- You can check your mobile number and email address in the Virgin Money app, Virgin Money Internet Banking, or by calling us on 13 37 39.
- The first time you use Click to Pay, you'll receive a one-time passcode to your mobile number or email address to confirm it's you. You may also get one-time passcodes for future purchases.
- You can also temporarily block or remove your Card (and any Additional Cardholder's Card) from Click to Pay at any time by calling us on 13 37 39.

When you shop online using Click to Pay, your Card details aren't shared with the online store and you won't need to manually enter your Card number or other Card details to complete your purchase.