



MEDIA RELEASE

BRANSON BRINGS HOLIDAY TO HOME OWNERS

22 January 2007 – Home owners are set to rejoice as Virgin Home Loans introduces a new offer to get more Australians reclaiming their annual holiday.

From today, every home owner who settles with a Virgin Home Loan before 31 May 2007 will receive two free economy flights to any Virgin Blue holiday destination in Australia.

Recent research highlights growing consumer tension as nearly 20% of Australians are already missing out and a further 18% plan to cut back on their holidays*, as the nation feels the financial pressure of increased living costs. The major culprits are increasing interest rates and high petrol prices.

Speaking at the launch, Sir Richard Branson stated, "Aussie home owners have been doing it tough with an increase in interest rates and high petrol prices and deserve a break".

Sir Richard continued, "At Virgin Home Loans we not only give you better rates with no annual or applications fees, we also go one step further and give you your annual holiday".

Virgin Money CEO, David Wakeley, said, "Virgin Money is always looking to help the consumer whatever way we can. We entered the home loan market in March last year to simplify the loan process for customers. I believe we have successfully done this through our easy application, jargon free documentation and providing consumers with the choice to apply online, over the phone or face to face".

"We have now topped that by lending a helping hand to Aussies so they can reclaim their annual holiday".

Virgin Home Loans offers a competitive variable rate of just 7.34% with no application or ongoing management fees and free 100% offset account and redraws. Customers can apply for Virgin Home Loans online, over the phone or face to face.

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About Virgin Money

Virgin Money is the financial services arm of Sir Richard Branson's Virgin Group. We launched in Australia in May 2003 to do one thing – shake up the financial services industry. Today, we are well on our way to achieving that goal with award-winning products spanning credit cards, superannuation and home loans. Virgin Money products are simple, great value and transparent, and they're backed up by our world-famous Virgin customer service. There's no funny stuff, just money stuff. <http://virginmoney.com.au>

The flight must be booked by Tuesday 31 July 2007. Your return travel must be completed before 1 January 2008. Voucher is not redeemable for cash. Any changes to the flight once booked may incur charges. Virgin Blue's Terms and Conditions of Carriage and the relevant Fare Rules will apply to bookings using the Voucher. Virgin Blue Velocity reward points will not be awarded for these flights.

*Source: Sensis® Consumer Report, December 2006