



GPO Box 3453
Sydney NSW 2001
Australia

5 September 2024



Dear MICHAEL,

Credit Information Correction Request - Accepted

We acknowledge receipt of your recent request to consider a review and/or revision of credit related information held by us. We are pleased to inform you that upon investigation, we have agreed to make the necessary amendment(s) to our records.

- The credit inquiry for the application 20231126004886787 on 26Nov2023 has been removed from your credit bureau file.

We have arranged for this change to be reflected on your credit bureau file. Please note, it may take up to 30 calendar days for the change to be visible on your credit bureau file, as this is dependent on the credit bureau's processes.

To access your credit report, please contact the below bureaus directly:

Equifax:

Phone : 138 332
Email : customerserviceau@equifax.com
Mail : Equifax Pty Ltd
PO Box 964
North Sydney NSW 2059

Experian:

Phone : 1300 783 684
Email : creditreport@au.experian.com
Mail : Experian Australia Credit Services Pty Ltd
Attn: Consumer Support
PO Box 1969
North Sydney NSW 2060

Illion:

Phone : 1300 734 806
Email : pac.austral@illion.com.au
Mail : illion Australia Pty Ltd
PO Box 7405
St Kilda Road Melbourne VIC 3004

If you would like to contact us, please address your queries in writing to GPO Box 3453, Sydney NSW 2001.

Yours sincerely

Credit Operations Team

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 Limited (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. Our/us/we means NAB unless the context otherwise requires it.