



**Loyalty Programme
Vida e Caffé
Terms and Conditions**

1. Virgin Money and Vida e Caffé will offer Virgin Money Credit Card holders a 10% "cash back" in points from the 20th July 2007 in the form of a loyalty card.
2. The Virgin Money Credit Card holder can start accumulating points when they are in possession of a Vida e Caffé/Virgin Money loyalty card.
3. The owner of a Vida e Caffé/Virgin Money loyalty card can start accumulating points with each swipe of the card at a Vida e Caffé.
4. Points can be redeemed after 72 hours at any Vida e Caffé.
5. Virgin Money/Vida e Caffé retains the right to change the terms of this offer.
6. Points cannot be exchanged for cash but you may load cash onto your card.
7. You must be a Virgin Money Credit Card holder to qualify for this card.
8. The FREE coffee offer at Vida e Caffé's is valid until the 31st August 2007.
9. Only customers who have a Virgin Money Credit Card will be eligible for one FREE coffee and an exclusive Vida e Caffé/Virgin Money loyalty card.