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VIRGIN SCORES AS NEW CARD SITE ENTERS RANKS OF TOP FINANCIAL SITES IN MONTH ONE

Sydney, June 16, 2003: Unique audiences to the new Virgin Credit Card web sites topped 300,000 from home & work in the site's first month live, putting it into the top 10 financial sites in Australia, according to Nielsen//NetRatings, the global standard for Internet audience measurement and analysis.

According to Nielsen//NetRatings, the number of visitors to the new virginmoney.com and virgincreditcard.com.au sites leapt in May as surfers checked out the introductory rate of 4.9 per cent for the first six months and an ongoing rate of 11.9 per cent – on existing balances as well as new purchases. Most of the other top ranking sites were major banks, with commbank.com.au, westpac.com.au and anz.com taking first three places (see Table 1).

According to Nielsen//NetRatings, virginmoney.com received more visits in its debut month than americanexpress.com, despite Virgin's mid May launch date. Over 50 per cent of visitors to the site visited the credit card application page.

"Visitors to the Virgin Card site in May were 70 per cent male and heavily skewed towards people in households with an income between A\$50k – A\$100k," said Markus von der Luehe, senior analyst, Nielsen//NetRatings Australia.

"With an offer of 4.9 per cent interest rate on existing card balances, Virgin are primarily targetting high value 'revolvers' who will not pay off their credit card debt every month," added von der Luehe.

Online advertising was an integral part of Virgin's launch campaign with over ¾ of a million people seeing the online ads that were placed across Sensis, NineMSN and f2 websites.

Offline media was also heavily used, with a TV and print campaign supporting the launch. According to Nielsen MediaPix, Virgin invested heavily in 2 colour advertisements in major Australian newspapers over the launch period, spending almost \$370,000 in the first 2 weeks of activity in press and \$560,000 on metro television. (See Table 2)



Table 1: Top 10 Ranked Sites Finance/Insurance/Investments (Home/Work), Australia, May 2003

Domain	Unique Audience (000)
All Finance/Insurance/Investment	4406
commbank.com.au	1318
westpac.com.au	966
anz.com	908
national.com.au	692
stgeorge.com.au	556
anz.com.au	514
ingdirect.com.au	392
comsec.com.au	329
virginmoney.com/virgincreditcard.com.au	322
asx.com.au	271

Table 2: Virgin Card Launch AdSpend: Nielsen Media AdEx

Publications	No of Ads
Estimated expenditure	\$370,000
HERALD SUN	4
WEST AUSTRALIAN	4
ADVERTISER	3
COURIER MAIL	3
DAILY TELEGRAPH	3
SUNDAY HERALD SUN	3
SUNDAY MAIL-ADELAIDE	3
SUNDAY MAIL-BRISBANE	3
SUNDAY TELEGRAPH	3
SUNDAY TIMES	3
SYDNEY MORNING HERALD	2
THE AGE	2

Source: Nielsen Media Research ~ MediaPix



About Nielsen//NetRatings

Through strategic partnerships between NetRatings (NASDAQ: NTRT), Nielsen Media Research and ACNielsen, the Nielsen//NetRatings services include worldwide Internet audience measurement, AdRelevance tracking of online advertising creatives, impressions and expenditures, and the @plan Internet user lifestyle, demographic, and product brand references measurement. Nielsen//NetRatings uses patented technology capable of measuring both Internet use and advertising to provide the most timely, accurate and comprehensive information in the global marketplace. For more information, please visit www.nielsen-netratings.com.