

VIRGIN MONEY UK

Virgin Money UK PLC
("Issuer")

LEI: 213800ZK9VGCYYR6O495

24 February 2025

NOTICE TO NOTEHOLDERS

Virgin Money UK PLC (the "Issuer") £350,000,000 3.375 per cent. Fixed Rate Reset Callable Senior Notes due 2026 (the "Notes")

ISIN: XS1813150247

COMMON CODE: 181315024

NOTICE IS HEREBY GIVEN that the Issuer will redeem the Notes in full on 24 April 2025 (the "Optional Redemption Date") pursuant to Condition 10(b) (*Redemption at the option of the Issuer*) of the Notes.

As specified in the terms and conditions of the Notes, the Notes will be redeemed at their principal amount together with interest accrued and unpaid to (but excluding) the Optional Redemption Date. Following redemption, the Notes will be cancelled, and no further interest payments will be made.

Request will be made to (i) the Financial Conduct Authority ("FCA") to cancel the listing of the Notes on the Official List of the FCA and (ii) to the London Stock Exchange ("LSE") to cancel the admission to trading of the Notes on the Main Market of the LSE, following redemption of the Notes.

Unless otherwise defined in this notice, all terms used in this notice are as defined in the terms and conditions of the Notes.

Announcement authorised for release by Lorna McMillan, Group Company Secretary

For further information please contact:

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