

At Virgin Money, we're committed to responsible marketing that helps customers meet their financial goals. It's all about transparency, fairness and good outcomes for customers that meet Consumer Duty Standards. And we'll always try and do this the Virgin way – being bold with our branding and tone of voice. At every stage, we aim to live up to our Purpose of 'Making You Happier About Money'.

Clued-up customers

Some of our messages focus on keeping customers up to date with important account info, like changes to T&Cs. Customers who opt-in to marketing get exciting offers, extra details about products and services and support with managing their money.

Safe and secure data

We'll always make it crystal clear how we use customers' personal data. All the need-to-know info can be found in our Privacy Policy. We commit to:

- never using personal details for marketing purposes if customers tell us not to.
- only sending marketing info in the format they've agreed (email, post, SMS and telephone).
- not passing customer data to a third party for marketing reasons – unless they've said it's ok.

The Virgin Voice

We believe that engaging and easy-to-read communications are more likely to give customers the understanding they need. We always aim to:

- keep it real. We're human in tone, using everyday language.
- be playful, bold and fast. Why use 50 words when five will do just fine?
- steer clear of stuffy financial jargon.

Getting the seal of approval

We want to empower customers to make good financial decisions that are right for them. We have policies, guidance and frameworks in place to make sure everything's easy to understand while still containing the key info.

Communications are signed off after a thorough process with our compliance and legal teams. This takes regulatory and legal requirements into account as well as ASA and FCA advertising standards. As a result, our communications are fair, accurate and clear. We also look for Fairer Finance accreditation on our T&Cs to make sure our language and designs are as simple as possible.

Some documents are also tested by our customer panel before they're sent out, including those for potentially vulnerable customers.

Hitting the sweet spot

It's important to strike a balance between detailed product info and making everything simple to understand for different abilities. That's why we have a team dedicated to researching and testing the best ways to do this.

We create guidance documents considering many factors, like word placement and the easiest-to-read colours and font sizes. Making the main info prominent on the page is another key part of the process.

Staying up to speed

Colleagues who produce customer communications are trained so they have the right skills and know-how, with regular refreshers to keep them on track and up to date. We also quality check a percentage of our communications to confirm we're sticking to our process and guidance.