

VIRGIN MONEY UK

Virgin Money UK PLC
("Issuer")

LEI: 213800ZK9VGCYYR6O495

25 April 2024

NOTICE TO NOTEHOLDERS

£300,000,000 3.125 per cent. Fixed-to-Floating Rate Callable Senior Notes due 2025 (the "Notes") issued under the £10,000,000,000 Global Medium Term Note Programme of the Issuer and Clydesdale Bank PLC

ISIN: XS1637124741

COMMON CODE: 163712474

NOTICE IS HEREBY GIVEN that the Issuer will redeem the Notes in full on 22 June 2024 (the "**Optional Redemption Date**") pursuant to Condition 9(B) (*Redemption at the option of the Issuer*) of the Notes. This redemption is subsequent to the issuance of €750,000,000 4.000 per cent. Fixed Rate Reset Callable Senior Notes due 2028 issued by the Issuer in March 2024, as a normal part of the Group's funding management.

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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