

MR SAM SAMPLE
FLAT 123
123 SAMPLE STREET
THE SAMPLE HILL
SAMPLE ESTATE
SAMPLEVILLE VIC 3030

Change of address. If your address is incorrect, mark this box and make the correction in the space to the left. CDI holders sponsored by a broker (reference number commences with 'X') should advise their broker of any changes.



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I ND

CDI Voting Instruction Form

Please mark to indicate your directions

I/We, being a CDI holder, hereby instruct CHES Depository Nominees Pty Limited (CDN) as follows (please mark the boxes below in accordance with the instructions on the front of this form):

Option A | **Option B** **To appoint the Chair of the General Meeting or the person named below as its proxy** **XX**

To vote on my/our behalf on the resolutions in accordance with the directions below **OR**

for/at the General Meeting of Virgin Money UK PLC ('the Company') to be held on Wednesday 22 May 2024 at 1.15 p.m. (London time) and at any adjournment of the General Meeting. CDN will instruct its proxy (if applicable) to vote on the resolutions proposed at the General Meeting in accordance with the following directions. Where no direction is given, the proxy may (to the extent they are permitted to attend the General Meeting) vote as they see fit or abstain in relation to the proposed resolution. In addition, the proxy can vote as they see fit, or abstain, on any other business of the General Meeting, including amendments to the resolutions, and at any adjournment of the General Meeting. If you do not select an option above, and this CDI Voting Instruction Form has been validly signed, then you will be deemed to have marked Option B and instructed CDN to appoint the Chair of the General Meeting as its proxy.

C Voting directions - please mark 'X' to indicate your directions

Special Resolution Vote
For Against Withheld

1. For the purposes of giving effect to the Scheme:

a) to authorise the directors of the Company (or a duly authorised committee of the directors) to make all such actions as they may consider necessary or appropriate for carrying the Scheme into effect; and

b) with effect from the passing of this resolution, to approve the amendment of the articles of association of the Company by the adoption and inclusion of new article 129A "Scheme of Arrangement" after article 129.

Ordinary Resolution of the Independent Virgin Money Shareholders as defined in the Scheme Document Vote
For Against Withheld

2. To approve, for the purposes of Note 2 to Rule 16.1 of the City Code on Takeovers and Mergers:

a) the amendment and restatement of the brand licence agreement as made between the Company and Virgin Enterprises pursuant to an amendment and restatement agreement between Nationwide Building Society and Virgin Enterprises Limited dated 7 March 2024; and

b) the exclusivity agreement entered into between Nationwide and Virgin Money Limited on 21 March 2024.

Ordinary Resolution of the Virgin Money Shareholders as defined in the Scheme Document Vote
For Against Withheld

3. To approve the amendments to the Directors' Remuneration Policy, as set out in the Scheme Document.

SIGN Signatures - please sign in the boxes below *This section must be completed.*

<p>Individual or first CDI holder</p> <input type="text"/> <p>Sole director and sole company secretary</p>	<p>CDI holder 2</p> <input type="text"/> <p>Director</p>	<p>CDI holder 3</p> <input type="text"/> <p>Director/company secretary</p>
<p>Contact Name _____</p>	<p>Contact Daytime Telephone _____</p>	<p>Date / / _____</p>

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