

J.P.Morgan CAZENOVE

STRICTLY PRIVATE AND CONFIDENTIAL

The Directors
Virgin Money UK plc
Jubilee House
Gosford
Newcastle upon Tyne
NE3 4PL

22 April 2024

Dear Sirs

Publication of Scheme document in connection with the recommended acquisition of Virgin Money UK plc by Nationwide Building Society (the “Acquisition”)

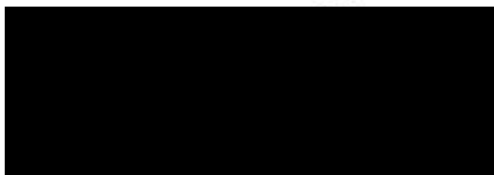
We refer to the circular to be posted by Virgin Money UK plc on or around 22 April 2024, in connection with the acquisition, a copy of the first page of which is attached hereto and initialled by us for the purposes of identification (the “Scheme Document”).

The Scheme Document and the accompanying publication announcement include certain references to J.P. Morgan Securities plc (which conducts its UK investment banking business as J.P. Morgan Cazenove) (“J.P. Morgan”).

We hereby confirm that J.P. Morgan has given and not withdrawn its consent to the publication of the Scheme Document and the Scheme Document publication announcement with the inclusion therein of references to its name in the form and context in which it appears.

This letter is for your information only and should not be relied upon by any other person.

Yours faithfully,



For and on behalf of J.P. Morgan Securities plc