



Virgin Money UK PLC
("Issuer")

LEI: 213800ZK9VGCYYR6O495

28 July 2025

NOTICE TO NOTEHOLDERS

VMUK £500,000,000 4.00 per cent. Fixed Rate Reset Callable Senior Notes due 2026 (the "Notes")
issued under the **£10,000,000,000 Global Medium Term Note Programme of the Issuer and**
Clydesdale Bank

ISIN: XS1775239095

COMMON CODE: 177523909

NOTICE IS HEREBY GIVEN that, having complied with the requirements of Condition 9(L) (Restriction on Early Redemption or Repurchase of the Notes), the Issuer will redeem the Notes in full on 25 September 2025 (the "**Optional Redemption Date**") pursuant to Condition 9(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.

For further information please contact:

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