

The Financial Conduct Authority requires us to publish the following information about our personal current accounts



How and when you can contact us to ask about the following things:

| | 24 hour help? | Telephone | Internet banking | Mobile banking |
|--|--|--|---------------------|--|
| Contact details | Telephone 0800 012 1512 +44 141 621 5798 (if calling from outside of the UK) | In UK 0345 600 6103 +44 141 621 5798 (if calling from outside of the UK) | www.virginmoney.com | Mobile banking webchat is not available for this account |
| Checking the balance | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Accessing a transaction history | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Sending money within the UK | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Setting up a standing order | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Sending money outside the UK | X | Not possible | Not possible | Not possible |
| Paying in a cheque | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Cancelling a cheque | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Cash withdrawal in a foreign currency outside the UK | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| A lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| A Direct Debit, or allowing someone to collect one or more payments from your account using your debit card number | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Third party access to an account, for example under a power of attorney | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |

| | | | | |
|--|----------------------------|--|--------------|--------------|
| Problems using internet banking or mobile banking | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Reporting a suspected fraudulent incident or transaction | 24 hours, 365 days a year* | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Progress following an account suspension or card cancellation, e.g. following a fraud incident | X | 8am to 8pm Monday to Friday 8am to 12pm Saturday Closed on UK bank holidays | Not possible | Not possible |
| Account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available** | X | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account (or queries you can raise in one of our branches). | | | | |
| *You can report a lost or stolen card 24/7. | | | | |
| **Our Essential Current Account is no longer available to new customers. | | | | |

How and when you can use your bank account to do the following things:

| | Telephone banking | Internet banking | Mobile banking |
|--|--|----------------------------|----------------|
| Checking the balance | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | 24 hours, 365 days a year* | Not possible |
| Accessing a transaction history | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | 24 hours, 365 days a year* | Not possible |
| Sending money within the UK | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Setting up a standing order | Not possible | Not possible | Not possible |
| Sending money outside the UK | Not possible | Not possible | Not possible |
| Paying in a cheque | Not possible | Not possible | Not possible |
| Cancelling a cheque | 8am to 6pm Monday to Friday 8am to 3pm Saturday 10am to 1pm Sunday Closed on UK bank holidays | Not possible | Not possible |
| Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account (or actions you can take in one of our branches). | | | |
| *With the exception of planned IT outages. | | | |
| **You can only use this service if you have already sent money to the payee before and the payment is for £10,000 or less. | | | |

Information about operational and security incidents

We are obliged to notify the Financial Conduct Authority if we become aware of major operational or security incident which prevents our customers from using our payment services.

| | In the 3 months between 1 January 2024 to 31 March 2024 | In the 12 months between 1 April 2023 to 31 March 2024 |
|--|---|--|
| Total number of incidents reported | 1 | 2 |
| Incidents affecting telephone banking | 0 | 1 |
| Incidents affecting mobile banking | 1 | 2 |
| Incidents affecting internet banking | 1 | 2 |

The numbers represent incidents affecting all Virgin Money current account holders.

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data.

The most recent summary is available at <https://uk.virginmoney.com/virgin/internal-complaints>.

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us at <http://www.ombudsman-complaints-data.org.uk>

Opening a Current Account with us

We do not publish information about how you can open an account or what information and documents you need to give us to open an account.*

*We no longer offer the Essential Current Account.

| How quickly do we open Current Accounts? |
|--|
| Not applicable. |

| How quickly do we give customers a debit card? |
|--|
| Not applicable. |

| How quickly do customers get internet banking? |
|--|
| Not applicable. |

| How quickly is an overdraft available? |
|--|
| Not applicable. |

| Replacing a debit card |
|---|
| How quickly do we replace debit cards which have been lost, stolen or stopped? We replace debit cards: <ul style="list-style-type: none">• the same day, for 0% of customers;• on average, in 4 days; and• within 7 days for 99% of customers. |

Information about how to open a current account

To open any of our accounts, a new customer will need to provide us with the following documents and information: two pieces of ID (<https://uk.virginmoney.com/virgin/downloads/facetofaceid.pdf>) and three years' address history.

We may request additional information or documents in individual cases.

You can open this account:

- without visiting a branch No*
- where a visit to a branch is required, without an appointment No*
- by sending us documents and information electronically No*
- by post No*

*Our Essential Current Account is no longer available to new customers.