



# A big hello from us to you

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Getting to know your new Virgin Money  
Essential Current Account



# Can I get this in a different format?

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Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

By email: [disability.awareness@virginmoney.com](mailto:disability.awareness@virginmoney.com)

By phone: **0191 279 5300\***

## Finding things tough to get your head around?

Don't worry, we're happy to take a bit more time to explain things if that would help. Just call us on **0345 600 6103\*** and chat to one of our team.

# Welcome to Virgin Money

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**Thanks for opening a Virgin Money  
Essential Current Account.**

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We created this account to give everyone access to simple and straightforward banking. Here are the first few steps to making the most of it:

**Managing your money** **see page 4**

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**Staying in control** **see page 6**

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**Switching your banking to us** **see page 8**

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**Using your Virgin perks** **see page 10**

Make sure you keep this guide and your terms safe, so you can refer to them in the future.

We can't wait to serve you in Store, online and over the phone. We hope you enjoy being a Virgin Money Essential Current Account customer. It's great to have you with us.

# Managing your money

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## Paying money in

Your salary, pensions, benefits or other payments can be paid into your account electronically. Just give the sort code and account number to whoever's sending the money (you can find these on your debit card).

If the money's being sent by CHAPS, you'll need to give different payment details – you can find these at [myvirginmoney.com](https://myvirginmoney.com).

You can pay cash into your current account at most Virgin Money Stores and Post Office branches using your debit card. You can also pay cheques in at any of our Stores or post them to us.



## Making regular payments

If you want to pay bills by Direct Debit, you'll need to give each company your sort code and account number so they can set up the Direct Debit. They'll ask us for the money on the date you've agreed with them.

You can set up standing orders to send regular payments to another bank or building society account. Do this in Store or download a form from our website and post it to Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL.

You can also set up recurring payments using your debit card details – normally the 16 digit number on the front, expiry date and security number (CVV) on the back. These payments are sometimes called 'continuous payment authorities'.

For more on payments, see your terms.



## Using your debit card

You can make a debit card payment in pounds to pay for items online, over the phone or in shops, and to make a cash withdrawal in pounds in the UK. You'll need to enter your Personal Identification Number (PIN) if you use your card at a cash machine, Post Office or to buy certain items in shops.

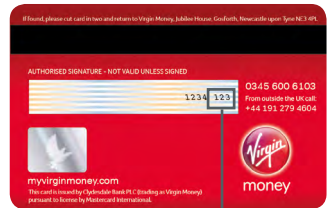
Your debit card is contactless too, so in many places you can pay for items without entering your PIN (before you do, you need to have used your PIN at least once).

You'll get a leaflet with your new debit card which explains how to use your new card and PIN.



Card number

Expiry date



Security number

# Staying in control

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## Checking your account

View your balance and transactions online or at most cash machines. You can also ask for a printed balance in Post Office branches or your nearest Store.

We'll send you a paper statement each month - check it carefully and tell us straightaway if you think something's wrong.



## Online Service

If you haven't registered for Online Service, just go to **myvirginmoney.com**, select 'Current accounts', then 'Register' and follow the instructions.

To use Online Service after that, just visit **myvirginmoney.com**, select 'Current accounts' and enter your Customer ID, plus the security information we ask for.



### What you can do online

- > View your account balance.
- > View your Direct Debits and standing orders.
- > Check your last 12 months of transactions.
- > Tell us about a change of address (we'll send you a form to sign to confirm your instruction).
- > Send us a secure message.

Please remember, you can't carry out any transactions (e.g. pay a bill) using Online Service. And it's only available to UK residents.

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If you're unsure how to do something, you'll find lots of helpful information on the site. Or just give us a call.

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# Switching your banking to us

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**If you have another UK current account you haven't switched to us yet, it's quick and easy to do. We can transfer the balance and any Direct Debits and standing orders from your old account in just seven business days, thanks to the Current Account Switch Service.**

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## How it works

- > Pop into your local Store.
- > Provide your old account details.
- > Choose the date to switch.
- > On the switch date, all your Direct Debits, standing orders and any payments into your old account will automatically be transferred to us.
- > Any money in your old account will be paid into your account with us and your old account will be closed.
- > If any payments are made to your old account after your switch date (e.g. your salary), they'll be redirected to your new account.
- > If anything goes wrong, we'll make sure you don't lose out financially in any way.

The service is completely free and backed by the Current Account Switch Guarantee.

The Essential Current Account doesn't offer an arranged or unarranged overdraft, so you may need to repay any overdraft you're using with your old bank before the switch date.







# Using your Virgin perks

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## Your Lounge, your way

Escape the hustle and bustle of the city, with free and exclusive access to our customer Lounges.

Just register online at [myvirginmoney.com](http://myvirginmoney.com) and take your new debit card and photo ID to your nearest Lounge. One of our hosts will give you a membership card and show you the ropes.

## Refresh and recharge

Sink into our comfy armchairs and enjoy free refreshments and snacks. Watch TV, read the papers, or browse our books and magazines. And if your phone's low on charge, top that up too.

## Families and children

There's a play area for the little ones, with colouring books and crayons, and a games console. And you can pop in anytime to use our toilets and baby-changing facilities.

## Community and events

Local charities and groups can use our Lounges for free. We also put on events, like exhibitions, talks and book signings. Contact your local Lounge to find out what's on and make a booking.

## Business and pleasure

Every Lounge has free Wi-Fi – you can even use our iPads. Do a spot of work, or just get away from it all. You're welcome to invite guests too, if you want to catch up with a friend or colleague.

Our Lounges are designed for relaxing, not banking, but if you need to do anything with your account, just speak to a Lounge host.

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Find your nearest Lounge  
at [myvirginmoney.com](http://myvirginmoney.com) –  
we can't wait to welcome you.

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Attractive offers from  
around the world of Virgin

Your current account gives you access to terrific offers from the Virgin family and beyond. Go to [myvirginmoney.com](http://myvirginmoney.com) for the latest deals.



# Getting in touch with us

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## In Store

Find your nearest Store at [virginmoney.com](https://www.virginmoney.com)

## By phone

Call **0345 600 6103\*** or **+44 191 279 4604** from outside the UK.

We're here from 8am to 8pm Monday to Friday, 8am to 4pm on Saturdays and 10am to 3pm on Sundays.

## Lost or stolen debit cards

Call **0800 012 1512** (free of charge) or **+44 191 279 4604** from outside the UK straightaway. We're here 24/7.

\*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

## Online

Sign in to your account at [myvirginmoney.com](https://my.virginmoney.com) and send us a secure message.

## By post

Write to us at: Virgin Money Current Accounts, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

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Current accounts



Savings



Investments



Mortgages



Credit cards



Pensions



Insurance



Currency