



Virgin Money Investments and Pensions

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Hello

Say hello to your new investments and pensions service

We recently got in touch to let you know about some exciting improvements to your investments and pensions service, and they're now ready to use. Below is everything you need to get started, plus some important info you should know.

New Terms for your Stocks and Shares ISA

The new Terms for your Stocks and Shares ISA kicked in from 8 January 2024. You can read and download a copy of the Terms and Our funds and charges document, by clicking through to **About the changes** at virginmoney.com/investmentwelcome

Get up and running

If you haven't already signed into your new Online Service, now's the time. Just do it as you would normally at virginmoney.com, with your previous customer ID in *Username* and your previous sign-in PIN in *Password*. If you've forgotten any of these details, don't worry. Simply follow the three steps under **New to online service?** below.

We'll ask you to set up your account security. You can keep your customer ID, but you'll need to set up a new password.

Once you've done this, take a look at the new features – there's more about those on the enclosed flyer.

Continued overleaf...

New to Online Service?

It's easy to set up your Online Service – just follow these steps:

1. **Look up your VIR account number** from an old statement (call us if you can't find it).
2. **Head to virginmoney.com/investmentwelcome**, scroll down and click on **Register for Online Service**, then select **Send me a PIN by post** and enter your VIR number. For security, we'll pop your PIN in the post, so it might take a few days to arrive.
3. Once you've got your pin, return to **virginmoney.com/investmentwelcome** and click back to **Register for Online Service**. Select **I've got my PIN and want to register** and you'll be up and running in just a few mins.

Once you're set up, you can also use our app. It's the easy way to track and manage your account on the go and verify it's you when you sign-in to Online Service. Just go to your usual app store, and search **Virgin Money Investments**.

Prefer to call or write?

You can still call us or write to us - our opening hours are the same and our new address is at the top of this letter. You'll also find our new phone numbers below.

There's lots of useful info online you can check out, without needing to sign in. Head to **virginmoney.com/investmentwelcome** for online help, including Q&As, articles, key documents, and the latest fund and market info.

What's new?

There are quite a few new things you'll spot on your regular statements, and in Online Service:

- **New account number** – it's at the top of this letter, on your statements, and online. It replaces your old number that started VIR.
- **New look statements** – we're sending these twice a year, around your birthday, and again six months later. You'll also get one final old-style statement for the period ending 5 January 2024. We'll post this to you in February 2024.
- **Accounts all together** – if you had more than one account of the same kind, we've merged them together. And your new style statement will cover all your investments and pensions accounts. Nice and tidy!
- **Clearer charges** – double good news here. Our charges haven't increased, but how we explain and collect them has changed, so it's crystal clear what you're paying for.

Any questions?

If you're not sure about anything or have a question, just get in touch. The best way to reach us is to sign in at **virginmoney.com/invest/sign-in** and start a web chat or send us a message. You can also call us on 03455 28 88 88, or +44 1256 58 80 00 from abroad. We're here 8am to 9pm Monday to Friday, and 9am to 6pm on Saturdays. We'll do everything we can to help.

If you've given us your email address, we may send you some emails about your updated service. If you think your email address is out of date, please get in touch so we can update it.

We hope you love your new service.

The team at Virgin Money

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

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