February 2026

Your reference: VM49204

Customer name:

Hello,

As you look after the account of <customer first name> <customer last name>, we're sharing this update with you.

A change to your ISA Manager

The transfer of Virgin Money's business to Nationwide has been approved by the Court, and Nationwide is expected to become your new ISA Manager from **2 April 2026**.

There won't be any change to your day-to-day banking, and you can continue to manage your ISA(s) the way you do today:

- Your sort codes, account numbers and account features including the interest rate on your account will stay the same.
- You don't need to change how you make your payments into your ISA.
- Your cash ISA(s) will still be branded Virgin Money and our contact details will stay the same.
- You can carry on using the same sign-in details when you log into the Virgin Money Mobile Banking app or online banking.
- Our web addresses will also stay the same.

You will find details of your ISA account(s) at the end of this letter.

What is an ISA Manager?

ISA Managers are approved by HM Revenue & Customs (HMRC) to manage ISAs for customers in line with regulations and the product terms and conditions. Nationwide is an approved ISA Manager (FCA registered number 106078).

Continued overleaf...

At a glance

On **2 April 2026**, your ISA Manager is expected to change to Nationwide.

The way you manage your ISA(s) day-to-day won't change.

If you want to move your ISA(s) to another provider, we need to receive the transfer request from them before **19 March 2026**.

For more information about the transfer of Virgin Money to Nationwide, visit **virginmoney.com/nationwide-transfer**

Keeping you informed

Under ISA regulations, we are letting you know that your ISA Manager is changing. Your new ISA Manager address will be Nationwide Building Society, Pipers Way, Swindon, Wiltshire, SN38 1NW.

About ISA transfers

You have the right to move your ISA(s) to another provider. This is known as an ISA transfer and it makes sure that the money in your ISA(s) keeps its tax-free status if you move it.

If you want to transfer to a new ISA provider, you will need to contact them to arrange the transfer on your behalf. The provider would then contact us, and we would transfer your ISA(s) to them.

If you're planning to do this, please allow plenty of time as we need to receive the transfer request from any new provider by **19 March 2026**. You should also check your Terms to see if you will pay any charges, or if you would lose out on any interest you've earned. If you're planning to move some of your money to keep your protection under the Financial Services Compensation Scheme (FSCS), we'll write to you separately about the options available to you.

Remember, if you withdraw directly from your ISA(s), or if you close the account(s), the money you withdraw will no longer benefit from its tax-free status. The only way to move the money in your ISA(s) to another provider and keep the tax-free status is to do an ISA transfer*.

If you take out a new cash ISA with Virgin Money before **2 April 2026**, this will also transfer to Nationwide.

Staying safe and avoiding fraud

Fraudsters often take advantage in times of change to try and persuade people to transfer money or share personal or financial information. Your sort code and account number aren't changing. Virgin Money and Nationwide will never ask you to move your money to another account or to change any Direct Debits or standing orders. We'll also never ask you for security details over the phone, by email or by text, so if someone does – please don't share this information with them.

Please be extra vigilant if you're contacted by phone, email or text from someone claiming to be from Virgin Money or Nationwide, asking you to take action. If you're suspicious, stop all contact and call us or visit **virginmoney.com/report-fraud**

Help is at hand

You can call our dedicated team on **0800 066 5008**** (or **00 44 141 880 2050***** if you're calling from outside the UK). We're here from 8am to 6pm, Monday to Friday and 9am to 3pm on Saturdays.

If you prefer, you can also email us at **nationwide-transfer@virginmoney.com**

You can find important information, including a summary of the terms of the transfer and a copy of the formal notice of the transfer, at **virginmoney.com/nationwide-transfer**

You can also speak to us in branch. To find your nearest one, head to **virginmoney.com/branch-finder**

If you need your letter in another format (for example, Braille, large print or audio), please contact us.

Chris Rhodes
Chief Executive Officer, Virgin Money

Your account(s)

Nationwide will become the ISA Manager for the following account(s):

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* You can transfer your cash ISA(s) under regulation 21 of the Individual Savings Account Regulations 1998.

** Calls may be monitored or recorded. Calls to 0800 numbers are free from personal mobile phones and residential UK landlines.

*** Additional call charges may apply, please check with your phone provider.