

Virgin Money Unit Trust Managers Ltd PO Box 9522 Chelmsford CM99 2AB

virginmoney.com

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Hello

An update on your ISA

We wrote to you back in September to let you know about some exciting improvements coming to your Stocks and Shares ISA. Although we were looking to roll these out in November, they're not quite ready yet.

It'll now be in the new year before we make the changes – we'll be in touch again soon to tell you exactly when they'll happen. In the meantime, you can continue using your account as normal. If you'd like a reminder of what's coming, head to **virginmoney.com/newservice**

Help is at hand

You can find Q&As and all our latest updates at **virginmoney.com/newservice** too. Or you can speak with us on **03456 10 10 39*** – this is a dedicated number, so we'll know you're calling about these changes. If you're overseas, please use **0044 1268 44 39 47**.

We're here from 8am to 9pm Monday to Friday, and 9am to 6pm on Saturdays. We'll do everything we can to help.

The team at Virgin Money

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