

Important info

Here are some useful details about the changes.



Getting in touch after 8 January 2024

Call us	Customer Service – 03455 28 88 88 or 0044 1256 58 80 00 from overseas. Our opening hours remain the same – 8am to 9pm Monday to Friday and 9am to 6pm on Saturday. Automated Valuation Service (24/7) – 03455 28 52 85.
Use Online Service	You can keep signing in at virginmoney.com as usual. Not registered yet? Find all the info on how to get set up at virginmoney.com/newservice Once you've registered you can start using the app.
Write to us	Virgin Money Investments and Pensions PO Box 24204 Edinburgh EH3 1JP

Your new account number

You currently have an account number starting VIR, which you'll see at the top of your letter.

As part of the changes, you'll get a new account number starting VM. You'll see this when you sign in to Online Service for the first time. We'll also send you a letter after we've made the changes to confirm what this is – but you can still use your VIR number in the meantime if you need to get in touch.

Direct Debits

Your Direct Debit will have a new reference, beginning with your new account number, which you'll see on your bank statement. Your bank may include a comment on the first payment under the new reference.

Just so you know, our new Service User Number will be **538628**. This is our unique code that allows us to take payments. If you start or change a Direct Debit, you might see it on any letters we send you – but it's not something you need to remember. The new Service User Number is in the name of Virgin Money Trustee Limited, the trustee of our pension schemes. It's a company that we fully own and are fully responsible for.

Here's your new Direct Debit guarantee:

This guarantee should be retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Virgin Money Trustee Limited will notify you 8 working days in advance of your account being debited or as otherwise agreed. If you request Virgin Money Trustee Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Virgin Money Trustee Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Virgin Money Trustee Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Your statements

With the changeover, you'll get a final statement for your old account in mid-February that will cover 1 November 2023 to 6 January 2024. You'll then start getting a new style statement twice a year – just after your birthday and again six months later. For example, if you were born on 1 December, we'll produce your statements on 1 June and 1 December.

If your birthday is between 8 January and early February, or 8 July and early August, you'll get your new statement before your final one.

Renaming Glidepath

Glidepath is where we manage your pension funds depending on your age. If you're on this, from 7 January your pension is being renamed to Navigator pension.

Remember, if you're 51 or over, the annual date of your funds rebalance will change slightly. It'll move to your birthday – or the next working day – rather than the last working day of the month. (For this year only, if your birthday is between 1 and 7 January, your rebalance will happen on 8 January).