

Instant Savings Account Summary Box



Instant Savings

What's the interest rate?

Balance	Gross rate* (%)	AER# (%)
£1 and over	1.10	1.10

We work out how much interest to pay you at the end of each day. This is based on the money in your account. We'll add any interest on the last working day in March, June, September and December.

Can Virgin Money change the interest rate?

Yes, if we decrease your rate we'll provide at least two months' notice as described in your terms. We may increase your rate without giving you notice.

What would the estimated balance be after 12 months based on £1,000?

Initial deposit at account opening	Balance after 12 months
£1,000	£1,011.00

This is only an example and doesn't take into account your individual circumstances. The example assumes that:

- > no further deposits or withdrawals are made;
- > any interest earned stays in the account; and
- > there's no change to the interest rate.

How do I open and manage my account?

This account is only available for existing products to transfer into at maturity. New applications will not be accepted.

There is no maximum balance restriction or need to pay in on a regular basis.

Can I withdraw money?

You may withdraw funds by using internet/telephone banking, the Virgin Money Mobile Banking app, ATM (applicable to existing cardholders only) or in branch. No notice is required.

Additional Information

Interest will be paid gross.

*Gross rate interest is the interest payable without taking account of any tax payable.

#AER (Annual Equivalent Rate). The Annual Equivalent Rate illustrates what the interest rate would be if interest was paid and compounded once each year.

Important Information

Rates of interest are subject to variation but are correct as at 3 November 2025. You can find out about our current interest rates:

- on notices in branches
- by phoning our helpline on 0800 121 7365^{††}
- on our website virginmoney.com/savings/useful-downloads

^{††}Calls to telephone numbers may be recorded or monitored for security or training purposes.

Changes to account interest rates and fees will be notified in accordance with the terms.

Full details of accounts are available from the team at Virgin Money, or to obtain a copy of the terms, please call us on 0800 121 7365^{††}, our team will be available 24/7. You can call from overseas on +44 141 221 7300^{††} (standard international rates will apply). You can also find these documents online at: virginmoney.com/savings/useful-downloads

Important information about compensation arrangements

Details on the protection of eligible deposits and deposits excluded from the scheme can be found on the FSCS website at www.FSCS.org.uk.

This document is available in large print, Braille and audio. Please ask us for details.

