

Key product information



This document provides full details of the account. Please read it carefully together with the Terms to choose the account that's right for you! If you've any questions, just get in touch. Our contact details are on our website.

| Summary box | | | |
|--|---|-----------------|----------------------|
| Account name | Regular Saver Exclusive Issue 5 | | |
| What is the interest rate? | Gross Rate* (%) | AER# (%) | Maturity Date |
| | 6.50% | 6.50% | 26 February 2027 |
| | <ul style="list-style-type: none"> 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 to your account balance at the end of the fixed term. Or when your account is closed, if that's earlier. | | |
| Can Virgin Money change the interest rate? | <ul style="list-style-type: none"> No. The interest rate is fixed from the day you open your account until the Maturity Date. | | |
| What would the estimated balance be after 12 months based on a customer depositing £250 each month? | Projected balance after 12 months | | |
| | Regular Saver Exclusive Issue 5 | £3,106.36 | |
| | <p>This is only an example and doesn't take into account your circumstances. It's based on:</p> <ul style="list-style-type: none"> You paying in the maximum deposit limit of £250 on the 1st of every calendar month, beginning February 2026 for 12 months. You don't take any money out. Interest added at the end of the fixed term. | | |
| How do I open and manage my account? | <ul style="list-style-type: none"> You can open this account online at virginmoney.com or in Branch. Those aged 16 or 17 can only open in Branch. You must be a UK resident aged 16 or over. You must have a Virgin Money personal current account (excluding Essential Current Account or Virgin Money Current Account). You can only have one Regular Saver Exclusive opened in your name at any time. You can only pay into your account by electronic bank transfer. You can pay in as little and as often as you like up to the maximum deposit limit of £250 every calendar month. £250 is the maximum you can pay in, even if you take money out during the calendar month. See the Terms for some examples. If you don't pay in one month, you can't pay more in the next or future months. If a payment in takes you over the maximum £250 deposit limit for that calendar month, we'll reject the full payment. You can manage this account by: <ul style="list-style-type: none"> Using internet and mobile banking (if you've registered for these) Calling us (if you're registered for telephone banking) Visiting us in Branch | | |
| Can I withdraw money? | <ul style="list-style-type: none"> Yes. You can take money out at any time by: <ul style="list-style-type: none"> Using internet and mobile banking (if you've registered for these) Calling us (if you're registered for telephone banking) Visiting us in Branch Any money taken out of this account cannot be replaced if the £250 maximum deposit limit for that calendar month has already been reached. | | |
| Additional information | <ul style="list-style-type: none"> This is limited issue account and can be withdrawn at any time. Depending on when you open your account, the fixed term may be longer than 12-months. The fixed term will never be less than a 12-month period and will always end on the maturity date. On the maturity date your account will become a variable rate Everyday Saver account (or other easy access account we've available). We'll be in touch before this happens to let you know next steps and to inform you of the interest rate currently payable on the variable rate account. This account can be opened in sole name only. If you choose to pay into your account by standing order, we suggest you pick a date no later than 26th of the month. This ensures your money will reach your account by the end of the calendar month. <p>Interest rate terms explained</p> <p>*Gross rate is the interest rate payable without taking account of any tax payable.</p> <p>#AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year.</p> | | |

Important Information

This Summary Box explains the key product information for this account. Check out your Terms for more details about this account. The interest rates are correct as at 2 February 2026.

We pay interest 'gross', which means we don't take off income tax. Depending on the amount of interest you earn, you might have to pay tax directly to the taxman (HMRC). If you would like to read more about your Personal Savings Allowance, please visit the Government website www.gov.uk.

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.

Clydesdale Bank PLC (trading as Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 177 Bothwell Street, Glasgow G2 7ER.

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