

## Virgin Money Easy Access Cash ISA Exclusive Issue 2

This document provides full details of the account. Please read it carefully together with the Key Facts and 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.

Account name							
Virgin Money Easy Access Cash ISA Exclusive Issue 2 – subject to availability							
What is the interest rate?	<table border="1"> <thead> <tr> <th>Balance</th> <th>Tax Free Rate (%)*</th> <th>Annual Equivalent Rate (AER) (%)**</th> </tr> </thead> <tbody> <tr> <td>£0.00 and over</td> <td>0.35</td> <td>0.35</td> </tr> </tbody> </table>	Balance	Tax Free Rate (%)*	Annual Equivalent Rate (AER) (%)**	£0.00 and over	0.35	0.35
	Balance	Tax Free Rate (%)*	Annual Equivalent Rate (AER) (%)**				
£0.00 and over	0.35	0.35					
<p>Interest is calculated on a daily basis and paid into the account on the last working day in December each year. Or, when you close your account if that's earlier.</p> <p>*The Tax Free Rate. It's the rate of interest payable where interest is exempt from income tax.</p> <p>**The Annual Equivalent Rate (AER). Illustrates what the interest rate would be if interest is paid and compounded once each year.</p>							
Can Virgin Money change the interest rate?	Yes. We can change interest rates at any time. If we reduce your interest rate, we'll tell you at least 2 months before it happens. We can increase your interest rate without giving you notice. You can find more details about this in your Terms. Remember, you can always check the interest rate for your account anytime, (even when the product is no longer on sale) by visiting the existing customer section of our website.						
What would the estimated balance be after 12 months based on a £1,000 deposit?	<table border="1"> <thead> <tr> <th>Initial deposit at account opening</th> <th>Projected balance after 12 months</th> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>£1,003.50</td> </tr> </tbody> </table>	Initial deposit at account opening	Projected balance after 12 months	£1,000	£1,003.50		
	Initial deposit at account opening	Projected balance after 12 months					
£1,000	£1,003.50						
This is an example for info only. We've not considered your individual circumstances. We've assumed that you haven't taken any money out or paid any more in, and interest has been added to your account. This projection uses the AER.							

<p><b>How do I open and manage my account?</b></p>	<ul style="list-style-type: none"> <li>• You can only open this account online or in one of our Stores.</li> <li>• You must be a UK resident aged 16 or over. Check our Terms for guidance if you're a UK Government employee working overseas.</li> <li>• You also need to have a current account with Virgin Money which was opened on or after 4 December 2019. Or, you originally opened your current account with Clydesdale Bank, Yorkshire Bank or B.</li> <li>• There is no minimum amount required to open and maintain this account.</li> <li>• Each tax year you can save up to your annual ISA allowance, which is £20,000 in the 2021/2022 tax year. This may change in future tax years. We'll put this info on our website and in our Stores, so you know. But you could also check the HMRC website. Remember, the annual ISA allowance amount can be spread across other ISA types you may have. If you are paying into another type of ISA in the same tax year, payments to that ISA will also be included in this annual ISA allowance.</li> <li>• If you pay any money into the account that takes the balance over the maximum annual ISA allowance limit, we'll need to return to you the amount you've paid in over the maximum allowance.</li> <li>• Paying into your account can be made by: <ul style="list-style-type: none"> <li>– Cash (at most of our Stores)</li> <li>– Cheque</li> <li>– Electronic transfer</li> <li>– You can also transfer an existing ISA to us from another provider</li> <li>– Transfer money from an existing account with us (subject to the terms and conditions of that account).</li> </ul> </li> <li>• You can manage your account by: <ul style="list-style-type: none"> <li>– Writing to us</li> <li>– Talking to us in Store</li> <li>– Calling us (as long as you're registered for telephone banking)</li> <li>– Using internet and mobile banking (as long as you're registered for these services).</li> </ul> </li> </ul>
<p><b>Can I withdraw money?</b></p>	<ul style="list-style-type: none"> <li>• You can take money out of your account whenever you want. And there is no need to give us notice.</li> <li>• As this is a flexible ISA, you can take money out from your account and put it back in (most of the time) without it counting towards your annual ISA allowance. But remember, you'll need to replace any money you've taken out in the same tax year or you won't be able to replace it.</li> <li>• You can withdraw money using your internet or mobile banking, by calling us, writing to us or talking to us in Store.</li> <li>• Remember that any money you take out of your ISA will no longer benefit from the tax treatment an ISA receives.</li> </ul>
<p><b>Additional information</b></p>	<ul style="list-style-type: none"> <li>• This Easy Access Cash ISA is exclusive to our eligible current account customers. If you close your eligible current account we'll transfer this account to another Easy Access Cash ISA. We'll write to tell you and if you're not happy you're free to close your account.</li> <li>• If you close your Easy Access Cash ISA Exclusive and don't transfer the money to another ISA, that money will no longer benefit from the tax treatment an ISA receives.</li> <li>• This is a limited issue account. We can withdraw it at any time without notice.</li> <li>• Please remember the tax treatment of ISAs depends on your individual circumstances and may change in the future.</li> <li>• You can only save into one Cash ISA in any tax year. But you can also transfer all or part of a previous tax year's Cash ISA into this account. Check the Terms for more info.</li> <li>• You can cancel your account within 14 days of opening. Your money will be returned in full with interest.</li> </ul>