

Dive into the detail

Virgin Money Stocks and Shares ISA

[Terms and Conditions](#) | [Your Personal Information](#)



In this booklet you'll find the Terms and Conditions of the Virgin Money Stocks and Shares ISA (the boring but important stuff you do need to read – a cup of tea and a comfy chair will probably help), as well as how we'll use and share your information.

Contact us

If you would like to get in touch at any time, our contact details are:

- > By phone: **03456 10 20 30**. We are here from 8am to 9pm Monday to Friday and 9am to 6pm on Saturdays. Please note we are closed Sundays and bank holidays.
- > In writing: Virgin Money, PO Box 9522, Chelmsford CM99 2AB.

When you open your stocks and shares ISA we will provide you with a VIR number which acts as your account number. Please make sure you quote this as we will need it to confirm your identity.

You can request copies of any forms referred to in these Terms and Conditions by contacting us on the details above. For a copy of the Funds' Prospectus, please call us on **03456 10 20 30**.

The information contained in this booklet is correct as at January 2023.

Your Terms and Conditions

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Please make sure you read these Terms and Conditions as they contain information you need to know.

These are the Terms and Conditions of your Virgin Money Stocks and Shares ISA and they, along with your application, form our agreement with you.

Virgin Money ISA literature and these Terms and Conditions are based on our understanding of current relevant UK law and HM Revenue & Customs (HMRC) practice. Our literature will be updated from time to time.

You should read these Terms and Conditions in conjunction with the Key Investor Information Document that relates to the Fund(s) you invest in. Copies of these documents will have been provided when you opened your account. If you did not receive them, or you would like copies, please contact us using the details on page 2.

1. Who is my ISA Manager?

- 1.1 We are Virgin Money Unit Trust Managers Limited (also referred to as “we”, “us” or “our”) and you appoint us as your ISA manager.
- 1.2 Our main office is Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.
- 1.3 The underlying Virgin Money authorised unit trusts that you invest in are also managed by Virgin Money Unit Trust Managers Limited.

2. Who can have a Virgin Money Stocks and Shares ISA?

Under the Individual Savings Account Regulations 1998 (the “Regulations”), you have to be 18 or over and resident in the UK (or otherwise eligible

e.g. a Crown employee working overseas or their spouse or civil partner). You cannot hold an ISA on behalf of someone else or as a joint account, and you can only subscribe to one stocks and shares ISA in any given tax year.

3. How do I set up my ISA?

- 3.1 You need to send your completed application or transfer form to us, as well as your first payment (also known as a ‘subscription’). Once we have successfully completed all of our procedures (such as identity checks), we will confirm your account is set up. We reserve the right to decline your ISA application.
- 3.2 If your ISA application is received towards the end of the tax year and we are unable to process it in time, we will contact you to ask if you would like to open an ISA for the next tax year. If you do not wish to proceed, or we cannot contact you, we will return your application and any opening payment to you.
- 3.3 If you send us an application for any new tax year before the end of the current tax year, your application will be held and your money will be banked until the start of the new tax year, earning no interest. We will process your application and apply your payment when the new tax year begins.

4. Where is my money invested?

- 4.1 With the Virgin Money Stocks and Shares ISA, you are free to put your money into just one or any combination of our Funds, and switch between them whenever you like. We offer the following Funds:
 - > Virgin Money Bond Fund
 - > Virgin Money Growth Fund 1

- > Virgin Money Growth Fund 2
 - > Virgin UK FTSE All-Share Fund† (the Virgin UK FTSE All-Share Fund is also known as the Virgin UK Index Tracking Trust)
 - > Virgin Global Share Fund
 - > Virgin Climate Change Fund
- †FTSE® and 'All-Share' are trade marks. Please see back cover for more details.
- 4.2 We may launch new Funds from time to time. We will let you know about these on **virginmoney.com** and/or regular ISA statements.
- 5. Can I switch between Funds?**
- 5.1 You can instruct us to switch your investments at any time by phone, online or by completing a switch form. On the business day we receive your instructions we will sell units in your chosen Fund(s) and use the proceeds to buy units in another Fund(s) of your choice. Instructions received after 5pm will be processed the next business day.
- 5.2 The minimum initial switch payment into the Virgin Climate Change Fund is £500. After that, the minimum switch payment is £100. If you are already saving monthly into the Virgin Climate Change Fund the minimum initial switch payment drops to £100. The minimum amount you can switch out of the Virgin Climate Change Fund is £50, or your total holding if less. For all our other Funds the minimum amount you can switch in or out is £1.

- 6. How do I make payments and how much can I pay into my ISA?**
- 6.1 You can pay into your ISA online or over the phone using a debit card, by cheque and by Direct Debit. Payments will be used to purchase units in your chosen Fund(s).
- 6.2 The minimum initial lump sum payment for the Virgin Climate Change Fund is £500. After that, the minimum payment is £100, or £50 per month if paying by Direct Debit. The minimum payment for all of our other Funds is £1.
- 6.3 In each tax year you have an annual ISA allowance which is the maximum you can subscribe to your ISA(s) in that year. You may also be entitled to an additional ISA allowance, for example following the death of a spouse or civil partner. These allowances are prescribed each year in the Regulations and can be found at **virginmoney.com** or **Gov.uk**.
- 6.4 You can make payments to any type(s) of ISA in any combination you choose, subject to your ISA allowance. If you send us a payment that exceeds your ISA allowance we will return either the excess or the whole amount to you.
- 6.5 Our stocks and shares ISA does not offer flexibility. You can still withdraw money from your account, but if you replace it later this will use up more of your annual ISA allowance.
- 6.6 Your ISA application will remain valid for subsequent tax years as long as you make at least one payment during each tax year. If no payments are made during an entire tax year, this is classed as a 'break in subscriptions' and you will need to submit a new application should you wish to restart payments.

7. How do I transfer in from another ISA manager?

- 7.1 If you want to transfer an ISA held with another ISA manager (also known as an ISA provider) to Virgin Money you must complete a transfer-in form. We will then contact your existing ISA manager to arrange for the transfer of your ISA value.
- 7.2 You can transfer all or part of an ISA from any previous tax years ISA into your Virgin Money ISA. If you are transferring from a current tax year's ISA you must transfer the full value.

8. When is my money invested?

- 8.1 In accordance with your instructions, your payments will be used to buy units in your chosen Fund(s) on the same business day we receive them. However, if we receive your instructions after 5pm we will buy units for you the following business day.
- 8.2 We will purchase units for your ISA even if your payment has not cleared. If your cheque or Direct Debit payment is returned unpaid (or if your debit card payment is not authorised) we will sell enough of your units to cover the amount that we bought on your behalf. If there are insufficient units to cover the amount we bought on your behalf, you will be liable to us for the shortfall.

9. How do I receive income from my investments?

- 9.1 Income is received every six months. Just before what is known as the ex-dividend date, we work out the income earned from your investments. You can choose to receive any income earned in one of two ways: reinvested into your Fund(s) or paid into a bank or building society account held in your name. If you wish to change

the way in which you receive any income earned, you must let us know at least two weeks before the next income payment date. Both payments and reinvestments will be made on or shortly before the income payment dates listed in the table below.

- 9.2 The ex-dividend and income payment dates for the Funds are:

| Fund | Ex-dividend dates | Income payment dates |
|--------------------------------|--------------------------|--------------------------|
| Virgin Money Bond Fund | 2 April 2 October | 1 June 1 December |
| Virgin Money Growth Fund 1 | 1 February 1 August | 31 March 30 September |
| Virgin Money Growth Fund 2 | 1 February 1 August | 31 March 30 September |
| Virgin UK FTSE All-Share Fund† | 16 March 16 September | 15 May 15 November |
| Virgin Global Share Fund | 1 February 1 August | 31 March 30 September |
| Virgin Climate Change Fund | 1 April 1 October | Not applicable |

Please note: investment income earned from the Virgin Climate Change Fund will always be reinvested. It will automatically be reflected in the value of your units and cannot be paid out to a bank or building society account.

- 9.3 If you have chosen to have the income from your units reinvested, all income and tax reclaims will be treated as cleared funds and will be used to buy units in the same Fund on the business day of receipt. However, if we receive the income from your units after 5pm, we will buy new units for you the following business day.

9.4 Any units you sell before an ex-dividend date won't qualify for any subsequent income distribution. Any income earned up to the point of sale will be included in the sale price.

10. How is the price of units calculated?

10.1 All our funds are 'single priced'. The price of units in each Fund is calculated every business day at 5pm (the 'valuation point') by dividing the total value of the assets in the Fund by the number of units in existence. Units are then issued, cancelled, bought or redeemed at the price calculated at that valuation point. For further information, please see the Funds' Prospectus.

10.2 When you buy or sell units in a fund, we may have to buy or sell some of the underlying investments. In some situations we may charge you the extra costs of buying or selling those investments. This is known as a 'dilution levy'.

It protects the interests of all the other customers in the fund. The dilution levy varies by fund but should not be more than 0.20% if you are selling units and 0.50% if you are buying. We would only consider charging it in unusual circumstances – such as if your transaction is for over £500,000 or £1m (depending on the fund), the fund is in continual decline or a large proportion of the fund's units are being sold. For more on this, please see the Funds' Prospectus.

10.3 When we buy or sell units for you they are pooled with those of other investors. This may result in a less favourable unit price than if your units had been bought or sold separately.

10.4 Unit prices can be found on our website virginmoney.com and are also published in the Financial Times.

11. What are the ongoing charges?

The ongoing charges for each Fund are listed in the table below. This is a percentage per annum of the value of the unit trust, calculated and deducted daily from the Fund and reflected in the daily unit price. No additional charges are applied when investing through an ISA into any of our Funds.

| Fund | Ongoing charges |
|--------------------------------|-----------------------------|
| Virgin Money Bond Fund | 0.60% Annual Management Fee |
| Virgin Money Growth Fund 1 | 0.75% Annual Management Fee |
| Virgin Money Growth Fund 2 | 0.75% Annual Management Fee |
| Virgin UK FTSE All-Share Fund† | 0.60% Annual Management Fee |
| Virgin Global Share Fund | 0.75% Annual Management Fee |
| Virgin Climate Change Fund | 1.00% Annual Management Fee |

12. How do I withdraw my money or transfer my ISA?

- 12.1 You can withdraw some or all of your savings at any time by contacting us directly or via your online account. Please remember that you will lose the tax-free status on any money withdrawn or transferred to an account that is not an ISA.
- 12.2 Payments into your ISA must be allowed to clear before you can withdraw them. This can take up to 10 business days.
- 12.3 The minimum withdrawal amount for investments in the Virgin Climate Change Fund is £50, or your total holding if less. For all our other Funds it is £1, or your total holding if less. Payment will be made by cheque payable to you.
- 12.4 Units will be sold on the business day we receive your instructions or, if received after 5pm, on the next business day. We will send your payment the business day after your instruction is deemed to be received, subject to us receiving all information that we may reasonably require to carry out your instruction.
- 12.5 You may write to us to request that we transfer your ISA to another ISA manager. We will try to complete your transfer by your chosen date, subject to allowing us a reasonable period (not exceeding 30 days) to carry out your request.
- 12.6 If you wish to transfer your current tax year's ISA, you must transfer your entire ISA value to the new ISA manager. You can transfer all or part of an ISA from a previous tax year.
- 12.7 Once the terms of your transfer have been agreed with the new ISA manager, we will sell your units on that business day and send the proceeds to the new

manager on the next business day. Once you have withdrawn or transferred out all of your money, there may be small amounts of investment income which are due to you. These will be sent to you by cheque within six months of your withdrawal or transfer.

- 12.8 Our stocks and shares ISA does not offer flexibility. You can still withdraw money from your account, but if you replace it later this will use up more of your annual ISA allowance.

13. Can I cancel or close my ISA?

You cannot cancel your ISA after your first payment has been received. However, once your ISA is set up, you can withdraw your savings, transfer them to another ISA manager or close your ISA at any time.

14. How are my investments and my money protected?

- 14.1 For the purposes of the Financial Conduct Authority (FCA) regulations we consider you to be a retail client which gives you rights under the Financial Ombudsman Service. If you are not a retail client you may not necessarily have the same rights.
- 14.2 Any uninvested money (Client Money) will be held in a client money account with Lloyds Bank Plc or Royal Bank of Scotland Plc which are both UK authorised banks. Your Client Money will not earn any interest and will be held in a trust account separate from any account holding money which belongs to Virgin Money.
- 14.3 We will not be responsible for any acts or omissions of the bank holding your Client Money. If that bank became insolvent, an insolvency practitioner would be appointed to repay your Client Money.

If that bank was unable to repay all of its creditors, any shortfall would be shared pro rata between all customers.

- 14.4 Under the Financial Services and Markets Act 2000, if we, Lloyds Bank Plc or Royal Bank of Scotland Plc cannot meet any claim payment, you may get compensation under the Financial Services Compensation Scheme (FSCS). In respect of investments, payments under the FSCS are limited to 100% of the first £85,000 per claimant. For further information, visit the FSCS website at www.fscs.org.uk or call **0800 678 1100** or **0207 741 4100**.

15. How do I keep my account secure?

- 15.1 When you open your ISA we will provide you with a VIR number which acts as your account number. To administer your account via the online service, you will then need an ID code and PIN (personal identification number). The ID code will be provided when you first register online and the PIN will follow by post.
- 15.2 You must contact us on **03456 10 20 30** as soon as you can if you do not receive any of your ISA details within 14 days of your request.
- 15.3 You must take all reasonable steps to keep all of your ISA details safe and confidential. Do not write them down in a way that could be recognised and do not disclose them to anyone, except to us when we need to verify your identity.
- 15.4 If any of your details are lost, stolen or misused, or you believe they may have become known to another person, you must let us know by calling **03456 10 20 30**. We will then issue new details to you.
- 15.5 You should only access the online service directly from myvirginmoney.com and

not via an email or weblink. Please ensure that your computer is suitably protected from viruses, malware and spyware.

- 15.6 We will never contact you by email or unsolicited call and ask you for your ISA details or security details. If you receive an email or cold call and are asked to provide this information, do not respond to it and contact us on **03456 10 20 30** to let us know.

16. How will Virgin Money keep in touch with me?

- 16.1 We will send you written confirmation of payments, switches, transfers and withdrawals on the business day after we carry out your instructions (this excludes any Direct Debit payments you may have set up).
- 16.2 We will send you a statement twice a year. The statements will show the value of the units in your ISA at their selling price as at 1 February and 1 August, and all transactions in the six months since your previous statement.
- 16.3 All notices and other correspondence will be sent to the address you provide on your application form or any preferred address you inform us of.
- 16.4 All communications between us will be in English.

17. What if I move abroad?

If you move abroad you must let us know. All payments made during the tax year you stop being a UK tax resident will be removed ('voided'). You will not be able to make any additional payments into your ISA whilst you remain a non-UK tax resident, but all previous payments into your ISA will still receive tax benefits.

18. What happens if I die?

Any ISA(s) held might continue to benefit from ISA tax advantages after your death, but it depends on the tax regulations in place on the day you die. The proceeds will be paid to your estate within one business day of us receiving the Grant of Probate or other suitable legal confirmation. Your ISA will form part of your estate and may be subject to inheritance tax.

19. Can Virgin Money change these Terms and Conditions?

19.1 We may amend the terms of this agreement (including the introduction of new terms or changes to the amount, rate or basis of calculation of any charges) for any one or more of the following reasons:

- > To take account of changes in technology or the systems we use (including developments in digital banking) and changes that we may make in the way we look after your account;
- > To meet changes in/for compliance with law, taxation, regulation, good practice or industry guidance;
- > Due to changes in our systems or practices (including changes relating to a reorganisation of our business);
- > To make them clearer or more favourable to you or to correct errors;
- > To allow us to harmonise the Terms and Conditions should we acquire the accounts of or take over or merge with another provider;
- > To introduce or remove services or facilities to the account.

19.2 We will write to you when we change the terms of this agreement and the change will come into effect no sooner than

30 days after we have done so. If you do not wish to accept the change you may close or transfer your ISA without charge by notifying us in writing before the change takes effect. If you do not close or transfer your ISA you will be deemed to have accepted the change.

20. Can Virgin Money close my ISA?

- 20.1 We can close your ISA if its value is £50 or less and no payments or withdrawals have been made in the previous 24 months.
- 20.2 We can close your ISA after giving you 30 days' written notice if we intend to stop acting as manager of your ISA or as an ISA manager generally.
- 20.3 We must close your ISA immediately after giving you written notice if we are of the reasonable opinion that it is impossible to administer it in line with the Regulations or you notify us that you are no longer eligible for the ISA.
- 20.4 Your ISA will only be closed when all outstanding transactions have been completed.
- 20.5 We will notify you if, as a result of any breach of the Regulations, your ISA is or will become no longer exempt from tax ('void').

21. Can Virgin Money transfer my ISA to someone else?

21.1 We may transfer our ISA manager rights and obligations under this agreement to any other Virgin Money company which is an authorised ISA manager. If we do so, we will give you at least 30 days' notice in writing and that company will take over all our rights and obligations under this agreement from the date specified in the notice. We will take all reasonable steps

to ensure that your rights and guarantees under this agreement are not affected by any change of ISA manager. You may close or transfer your ISA without charge at any time until the change takes effect. If you do not close or transfer your ISA, you will be deemed to have accepted the change.

- 21.2 If we decide to transfer all of our business to another person (such as another regulated firm) and that transfer includes Client Money that we hold for you, we may transfer any such Client Money to that receiving person in accordance with the FCA's client money rules.
- 21.3 If the person receiving your transferred money is not subject to the FCA's client money rules, we will exercise all due skill, care and diligence in assessing whether that person will apply adequate measures to protect your transferred money.
- 21.4 If the transferred amount is £25 or less, that money may no longer be protected under the FCA's client money rules by the receiving person.
- 21.5 We will notify you no later than seven days after such a transfer takes place to let you know:
- > If your transferred money will be held by the receiving person in accordance with the FCA's client money rules or, if not, how it will be held;
 - > The extent to which the transferred sums will be protected under a compensation scheme (such as the Financial Services Compensation Scheme); and
 - > That you may contact the receiving person to request that the transferred sum is returned to you as soon as practicable.

22. Who is Virgin Money regulated by?

Virgin Money Unit Trust Managers Limited is authorised and regulated by the Financial Conduct Authority in the conduct of its investment business. Financial Services Register number 171748.

23. What is the governing law?

- 23.1 This agreement and our relationship with you is subject to English law and any matters will be referred to the courts of the United Kingdom.
- 23.2 Your ISA is governed by the Individual Savings Account Regulations 1998 (the "Regulations") as amended or replaced from time to time, and any other applicable statutes or regulations.

24. What is Virgin Money's liability?

We are responsible for any loss you incur as a result of negligence, wilful default, fraud or breach of the Regulations or the FCA's regulations by us but not for any other reason. We will not be liable for any loss that was not foreseeable by you and us when you entered into this agreement. We are not liable for market fluctuations and the value of your units can go down as well as up.

25. Are there any potential conflicts of interest?

- 25.1 FCA regulations oblige us to consider various 'execution factors' in deciding how best to execute a client order. These include price, cost, speed, likelihood of execution and settlement, size, nature and other relevant matters.

- 25.2 As you are a retail client we will consider price to be the most important factor for you. However, in practice, as the operator of its own funds, Virgin Money Unit Trust Managers Ltd is the only execution venue available to deal with your orders, as we do not believe that using third party 'trading platforms' to execute your orders would produce the best outcome for you. By dealing directly with the operator, you can always be sure that units will be available to fulfil your orders.
- 25.3 We will only carry out instructions in accordance with this policy. By instructing us, you agree that you accept this best execution policy and you consent to us executing orders outside regulated markets or multilateral trading facilities. If you ask us to carry out your instructions in a different manner, we may not be able to obtain the best possible result for you.
- 25.4 We will monitor the effectiveness of our order execution policy and implement any necessary changes (if any) when required, notifying you of any material changes relevant to you.
- 25.5 We will not assess the suitability or appropriateness for you of any transactions carried out for you or services provided to you and you will not benefit from the FCA's regulations in assessing suitability and appropriateness. If you have any doubt about the suitability of this product you should seek independent financial advice.
- 25.6 We manage the unit trusts in which you invest. Units are registered in the name of our nominee, Virgin Money Nominees Limited, but you remain the beneficial owner. Although you are the beneficial owner, we, or another party directed by us, will hold share certificates and other important information about your ISA investments on your behalf.
- 26. How do I make a complaint?**
- 26.1 You can contact us in the following ways:
- > By phone: Call us on **03456 10 20 30**. We are here from 8am to 9pm Monday to Friday and 9am to 6pm on Saturdays.
 - > By post: Please write to us, quoting your VIR number, at: Virgin Money, PO Box 9522, Chelmsford CM99 2AB.
- 26.2 Whichever way you contact us we will try to resolve your complaint and provide you with our final response letter as soon as possible.
- 26.3 If you are not satisfied with our final response, or if eight weeks have passed since you first raised your complaint, you have the right to refer your case to the Financial Ombudsman Service. You can do this up to six months after we have given our final response. They will only consider your complaint if you have tried to resolve it with us first. Please note that if you do not refer your complaint within the six months, the Financial Ombudsman Service will require our permission to consider your complaint.
- 26.4 Contact details for the Financial Ombudsman Service are as follows:
- > By phone
0800 023 4567 or **0300 123 9123**
 - > By email:
complaint.info
@financial-ombudsman.org.uk
 - > In writing:
Financial Ombudsman Service, Exchange Tower, London E14 9SR.
 - > Website:
www.financial-ombudsman.org.uk

26.5 You may be able to submit a complaint though the European Online Dispute Resolution (ODR) Platform (available at ec.europa.eu/odr) if you live outside the UK or if you prefer not to deal directly with the Financial Ombudsman Service. You will need the following information about us:

Our name: **Virgin Money**

Our email:
customerrelations@virginmoney.com

Our website: **www.virginmoney.com**

Our geographical address:
United Kingdom

27. Is there anything else I need to know?

27.1 You can send any notices or instructions to us by phone, in writing or online.

27.2 By opening an ISA with us, you authorise us to provide HMRC with all relevant information about your ISA and its investments and to make, on your behalf, any claims to HMRC for tax relief in respect of your ISA. Tax benefits depend on individual circumstances and may change.

27.3 Your ISA cannot be used as security for a loan either by you or us.

27.4 The administration of your ISA will be carried out by us or any other company appointed by us, as long as we are satisfied of their competence.

27.5 If you wish to attend unit holder meetings, vote at these meetings or receive unit trust information, including the annual and interim unit trust report and accounts, please contact us.

27.6 Your units are registered collectively in an omnibus account in the name of Virgin Money Nominees Limited (VM Nominees) and, although the amount of your holding is recorded and separately identifiable by us, your entitlement may not be identifiable by separate documents or certificates of title.

27.7 If you ask us to transfer title of your units held by VM Nominees to another person, provided we may lawfully do this, we will carry out your request within five working days.

27.8 We retain full responsibility for all acts or omissions of VM Nominees.

27.9 In the unlikely event of the insolvency of VM Nominees, unit holders would have no obligations in respect of any of its liabilities. We would take over all functions carried out by them. There is no risk that your investments may not be separately identifiable from VM Nominees' own investments, as they do not make investments on their own behalf.

How we use your personal information

Here's a summary of how your information may be used and shared by Virgin Money Unit Trust Managers Ltd. You can find full details on our website at virginmoney.com/privacy

Using your information

The personal information you give us, or that we collect or create, will be used in a number of ways throughout the time you're a Virgin Money customer. We'll use it to:

- > Check your identity and eligibility for this account.
- > Manage your account and your relationship with us.
- > Prevent financial crime and the funding of terrorism.
- > Improve our services and computer systems.
- > Identify other products and services that you may find useful. (But we'll only contact you if you're happy to hear from us.)
- > Manage and organise our business.

The information we ask for when you apply for this account is used to:

- > Check your identity and eligibility for this account.
- > Manage your account and relationship with us.
- > Prevent financial crime and the funding of terrorism.

You don't have to give us any of this information but if you don't provide all of it, we won't be able to deal with your application.

Sharing your information

We'll regularly share your information with credit reference and fraud prevention agencies to check your identity and to prevent and detect fraud and other financial crime. They may link your information to the information of a joint applicant, spouse or other financial associates.

Where we need to, we'll share information with UK or overseas tax authorities. We may also share information within our group of companies or with our commercial partners. Some information will be held and used outside the European Economic Area (EEA).

For details of the credit reference and fraud prevention agencies we use and the companies within our group, please see our website at virginmoney.com/privacy

Holding your information and your rights

We'll hold your information for as long as necessary to manage your relationship with us and to meet our legal and regulatory obligations.

You can always ask for a copy of any information we hold about you. And if you spot any errors, we'll correct them. You may also be able to ask us for some or all of your information to be deleted, or to limit the way we use it. Full details of all of your rights can be found on our website at virginmoney.com/privacy

If you're unhappy with the way we're using your information, please talk to us so we can try to sort it out. If this doesn't fix it, you can write to our Data Protection Officer at Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL or contact the Information Commissioner's Office (ICO). The ICO is the UK's independent body set up to make sure organisations handle your information correctly. You'll find further details, including how to contact the ICO at **ico.org.uk**



Can I get this in a different format?

Of course. If you need this in another format (e.g. braille, large print or audio) please just let us know:

By email: disability.awareness@virginmoney.com

By phone: **03456 10 20 30***

By text phone: **18001** followed by **03456 10 20 30***

Finding things tough to get your head around?

Don't worry, we know it isn't easy. We're happy to take a bit more time to explain things if that would help. Just contact us on **03456 10 20 30*** and chat to one of our team.

Remember, the value of your investments and the income from them can go down as well as up and you may get back less than you invest.

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

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