

MY VIRGIN MONEY

SPRING 2015



TIPS AND TOOLS TO HELP YOU MAKE MORE OF YOUR MONEY

In recent surveys you told us that you value pragmatic money help and guidance. So we've teamed up with the Money Advice Service to bring you a host of useful tips and tools which you can find at the new 'Money' section of My Virgin Money:

- > **Saving money** – practical ways to reduce your everyday spending, from your weekly supermarket shop to your train fares and energy bills.
- > **Managing money** – whether you're looking to build up your savings or repay a debt, you'll find useful tools and calculators here to help you plan and budget.
- > **Help with money** – we'll support you through those life-changing financial situations, from planning a wedding to funding education.

> **Understanding money** – step-by-step guides to help you understand and buy the right financial products for you, plus make the most of ones you've got.

Each month we'll also focus on a particular area of interest. With Spring being a popular time for topping up ISAs, you'll find some top tips for making the most of this year's ISA allowance.



The Money Advice Service is a free and impartial service, set up by the Government to help people make the most of their money.

FIND MORE MONEY TIPS AND TOOLS AT MYVIRGINMONEY.COM/SPRING

DISCOVER SIR RICHARD BRANSON'S ROOFTOP RETREAT



Visiting the spectacular Roof Gardens is a very special experience. It's not often you can enter a lift at street level and emerge, six floors up, in a leafy paradise spanning 1.5 acres – with its own flamingos!

Situated one hundred feet above Kensington High Street in London, the English woodland, Spanish and Tudor-themed gardens are part of Virgin Limited Edition, Sir Richard Branson's portfolio of unique retreats.

The gardens date back to the 1930s and have a lively history, even appearing in the music video of Roy Orbison's smash hit Oh, Pretty Woman, which was filmed there in 1964.

Babylon Restaurant on the seventh floor offers exquisite décor and cuisine, as well as incredible views of the London skyline and the gardens below.

Read the full story at myvirginmoney.com/spring

Exclusive Babylon Restaurant offers for Virgin Money customers

Offers are valid Monday to Friday and include – a glass of complimentary champagne, a three course meal with house wine, coffee and petit fours.

To take advantage, just follow the link below or call Virgin Experience Days on **0844 504 0844** quoting 'Virgin Money' by 30 April 2015.

- > Babylon lunch for two – £85 (£42.50 each)
- > Babylon dinner for two – £164 (£82 each)

DISCOVER THE VIRGIN WORLD AT MYVIRGINMONEY.COM/SPRING

SPRING PRIZE DRAWS

Win a VIP trip to New York this March

We've teamed up with our friends at Virgin Atlantic to give you the chance to enjoy a VIP trip to New York.

We'll whisk you and a guest off in style with the Virgin Atlantic Guest List experience which includes a chauffeur driven car service from your home, fast track Private Security Channel and access to the award-winning Virgin Atlantic Clubhouse at Heathrow for the ultimate preflight experience.

Prepare to be dazzled as you visit some of the Big Apple's most iconic sites and indulge in some retail therapy.

And with £2,500 to spend on a hotel of your choice, you can really splash out.

ENTER ONLINE AT MYVIRGINMONEY.COM
BETWEEN 27 FEBRUARY AND 31 MARCH

Terms apply

**DON'T MISS OUT
ON THE LATEST
CUSTOMER OFFERS**

Virgin Trains

10% off selected
Advance fares

Virgin Active

Get a month's membership
for free when you sign up for 12

Win an amazing Virgin Experience Days Platinum Collection Voucher this April

From a 5 night culture break in Dublin to a luxury golf getaway at St Andrews, three lucky winners will receive a Virgin Experience Days Platinum Collection gift voucher allowing you to choose one of 8 amazing experiences:

- > Deluxe Chef's Experience at Michelin starred restaurant L'Ortolan
- > Demonstration and Tasting Day with Jean-Christophe Novelli for Two
- > Five Night Dublin Culture Break for Two
- > Full Day On Road Supercar Driving Experience
- > One Night St Andrews Luxury Golf Getaway for Two
- > Savile Row Tailoring Experience
- > Tigers and Tracks Experience for Two
- > Two Night Deluxe Paris Cuisine Break for Two

ENTER ONLINE AT MYVIRGINMONEY.COM
BETWEEN 31 MARCH AND 30 APRIL

Terms apply

FIND MORE GREAT PRIZES AND OFFERS AT
MYVIRGINMONEY.COM/SPRING



LOUNGE LIFE



Ever wondered what our customer Lounges are all about? We caught up with Paul Adamson, manager of our newest concept Lounge in Glasgow, to explain what makes them so unique.

Paul, tell us why you became a Lounge manager.

Like most of the team, I was attracted by Virgin's reputation. For me, Sir Richard Branson's innovative and forward-thinking approach was a big draw.

How does the Lounge experience differ from the approach of other banks?

At Virgin Money we focus on the experience we're providing and what's right for the customers. The Lounges bring that to life.

As a result, I recruit differently – from industries including entertainment and hospitality (as well as banking), to ensure we have a strong team with diverse skills to provide the best customer experience.

The fact that we're so different brings a pressure to deliver on expectations, but the confidence we get from the plentiful positive feedback offsets that. There's definitely pride among our team in being part of such a flagship.

How would you summarise working here?

It's everything I imagined and more. We're seen as an industry leader among our competitors as well as our customers. The manager of another bank visited recently and then sent all his colleagues, one by one, to watch how we deal with customers! It's thrilling being at the forefront of industry change and we're all so proud to be pioneers.

READ THE FULL INTERVIEW WITH PAUL AT MYVIRGINMONEY.COM/SPRING

YOUR OASIS ON THE HIGH STREET

Our Lounges are places where our customers can relax and local communities can come together.

Lounge membership is completely free, as are the refreshments, Wi-Fi, and use of our iPads and iMacs. We currently have Lounges in London, Manchester, Edinburgh, Glasgow and Norwich and are planning to open more in 2015.

FIND OUT MORE ABOUT OUR LOUNGES AT MYVIRGINMONEY.COM/SPRING





CARDS

Make more of your money with our range of cards

[MYVIRGINMONEY.COM/CARDS](https://myvirginmoney.com/cards)



INVESTMENTS

Designed to let everyone benefit from the stock market

[MYVIRGINMONEY.COM/INVEST](https://myvirginmoney.com/invest)



MORTGAGES

Flexible features built in as standard

[MYVIRGINMONEY.COM/HOME](https://myvirginmoney.com/home)



SAVINGS

Everyone's better off when savings are made simple

[MYVIRGINMONEY.COM/SAVE](https://myvirginmoney.com/save)



INSURANCE

Cover for you and all the things you love

[MYVIRGINMONEY.COM/INSURE](https://myvirginmoney.com/insure)



PENSIONS

A simple way to secure your future

[MYVIRGINMONEY.COM/RETIRE](https://myvirginmoney.com/retire)



FUNDRAISING

Not-for-profit, more for charity

[MYVIRGINMONEY.COM/FUNDRAISING](https://myvirginmoney.com/fundraising)

FIND OUT MORE ABOUT OUR PRODUCTS AT
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