

Using your Virgin Money Debit Card

Making a cash withdrawal in pounds in the UK

- You can use your debit card to make cash withdrawals in pounds at most cash machines in the UK.
- You can use most cash machines free of charge. If there is a charge, you will be told about it before your transaction goes ahead (this charge is made by the cash machine operator, not Virgin Money).
- You can withdraw up to £500 per day, as long as the funds are available in your account. You can withdraw cash at a cash machine or over the counter at over 11,000 Post Office branches nationwide.
- As a convenient alternative to using a cash machine, you can take out cashback at the till from participating retailers. Cashback is limited to £100 per day and is in addition to your daily cash limit. Retailers will have their own limits, which may be lower than £100.
- Please note that if you have a joint account, the £500 daily limit and £100 cashback limit are shared between both account holders.
- You can use your card to buy travellers' cheques or foreign currency up to the balance in your account.

Shopping

You can use your debit card to make payments in pounds and in a foreign currency at almost 38 million shops, restaurants and petrol stations worldwide. You can also use your debit card to shop online and over the phone. You can spend up to the balance in your account.

Contactless payments

You can pay for items of £100 or less, quickly and securely without having to enter your PIN, simply hold your card over the card reader.

Look out for shops displaying the 'contactless' symbol.

To start using contactless payments, you may be asked to authorise your card by entering your PIN the first time you use it. To find out more visit myvirginmoney.com/contactless

Using your debit card outside the UK

You can make a debit card payment in a foreign currency or a cash withdrawal in a foreign currency outside the UK wherever you see the Mastercard logo.

- If you make a cash withdrawal outside of the UK we will not charge you. We do not charge you if you use your card to make purchases.

- The exchange rate for making a debit card payment in a foreign currency or a cash withdrawal in a foreign currency outside the UK is determined by Mastercard® on the day they receive the transaction.
- Please tell us before you travel outside of the UK to help avoid any issues with using your card while you are away.
- We recommend you take other sources of money, not just your debit card.

Regular card payments

You can also use your card to make regular payments for things like magazine subscriptions.

If you need to cancel any regular payments you make with your card, just call us with the details. We would also recommend you contact the company to cancel your payments directly.

Keeping your card secure

You must keep your Virgin Money Debit Card secure at all times:

- Never let someone else take your card out of sight.
- Only shop on secure websites carrying the locked padlock symbol.
- We use 3D Secure payment protection, also known as SecureCode, to help keep you safe when you shop online.
- Carefully dispose of any card receipts or documents showing your card details.
- Keep an eye on your expiry date and contact us if a replacement card does not arrive at least a week before it is due.
- When your replacement card arrives, cut your old card through the magnetic stripe and chip and dispose of it. You will need to use your new card at a cash machine, or to pay for something in person, before you can use it online.
- A small number of retailers may not have Chip and PIN terminals and will ask you to sign a paper receipt, so it is important to sign the back of your card as soon as you receive it.

If you think your card has been lost or stolen, please call 0800 012 1512 (free of charge) or +44 141 621 5798 if calling from outside the UK as soon as possible. You can use this number 24/7 to report lost or stolen cards.

Protecting your PIN

If this is your first card, your new PIN will be with you in the next few days. If it replaces a lost, stolen, damaged or expired card, you can carry on using your existing PIN.

You must keep your PIN secure at all times:

- Memorise it then destroy the PIN letter.
- Never tell anyone your PIN – no one should ever ask you for it.
- Always enter your PIN discreetly and shield it from view.
- Never write it down in a way that is obvious to others or keep it with your card.
- If you think someone has discovered your PIN, tell us straightaway.

Can I change my PIN?

Yes, you can change it anytime to a number you will find easier to memorise. You can do this at most cash machines. Follow the simple instructions on screen, and remember to avoid a number someone else can easily guess like 1234.

What happens if I enter my PIN incorrectly?

If you enter your PIN incorrectly three times at a retailer:

- Your PIN will be locked.
- If you then remember your PIN, you can unlock it at a cash machine using the 'Unlock PIN' option.
- If you are unable to remember your PIN, you will need to call us or visit your local Virgin Money Store and ask us for a PIN reminder.

If you enter your PIN incorrectly three times at a cash machine:

- Your card will be locked.
- You will need to call us or visit your local Virgin Money Store and ask us for a PIN reminder.
- Once we have given you the reminder, you can unlock your card at a cash machine.

Checking your transactions

Your regular statements will show the transactions made with your debit card. You can also get a mini statement from any Virgin Money cash machine, showing details of your last five transactions. Please check your statements regularly and let us know if there are any transactions you do not recognise.

Your Virgin Money Debit Card offers a convenient way to access the money in your account.

- Make payments with your card in the UK and abroad.
- Withdraw up to £500 a day at most cash machines.
- Take out cashback at the till from participating retailers.
- You can also pay in and take out cash at over 11,000 Post Office® branches nationwide.

The guide explains all the key things you need to know about your card.

Remember to keep it handy in case you need it in the future.

Getting in touch

If you have any questions about your Virgin Money Debit Card or your account, you can contact us:

By phone: **0345 600 6103*** (in the UK)
+44 141 621 5798** (from overseas)

In Store: Find your local Virgin Money Store at virginmoney.com

The Terms and Conditions for your Virgin Money Debit Card are included in the Terms and Conditions for your account. These can be found online at virginmoney.com/terms

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: **0191 279 5300****

Finding things tough to get your head around?

Don't worry, we're happy to take a bit more time to explain things if that would help. Just call us on **0345 600 6103*** and chat to one of our team.

* 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. We are here from Monday to Friday 8am to 6pm and Saturday 8am to 3pm.

** Calls are charged at your service provider's prevailing rate.

Calls may be monitored and recorded.



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A GUIDE TO YOUR VIRGIN MONEY DEBIT CARD

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