

DIYE INTO THE DETAIL

Essential Current Account
Terms

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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 contact us on **0345 600 6103*** and chat to one of our team.

1. Who we are

We're **Clydesdale Bank PLC (trading as Virgin Money)**.

- You can find out more information about us on **virginmoney.com**.
- Our Main Office is 177 Bothwell Street, Glasgow G2 7ER.
- Our phone number is **0345 600 6103***. It's **+44 141 621 5798** if you're abroad.

2. Your Essential Current Account Terms

These Account Terms make up our agreement with you. They last until your account is closed. If you need extra copies at any time, just ask in Store, call us on **0345 600 6103*** or go to **virginmoney.com**.

Our working days are Monday to Friday (but not bank holidays). Saturday and Sunday might also be working days depending on the payment. To find out when our Stores are open visit **virginmoney.com** or call your local Virgin Money Store.

3. Opening your account

To open an account, you have to be at least 18 years old. You also have to live in the UK or another EU country.

You can't open or use this account if it's for a club, association or charity or any other business purposes.

This account can't be used as a trust account.

You can have up to three Virgin Money Essential Current Accounts and have up to £100,000 in each one (lucky you). You can have up to a total of £2,000,000 across all your accounts with Virgin Money. If you pay money into your account that means your account goes over these limits, we can return the extra money to you.

There's no arranged overdraft or unarranged overdraft.

*We are here from 8am to 6pm Monday to Friday, 8am to 3pm on Saturdays and 10am to 1pm on Sundays. 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.

4. Paying money in and taking money out

Below are the different ways you can pay money in and take money out of your account.

Service	Store ¹	Post Office®	Cash machine	Online	Phone	Post
Paying money in						
Cash ³	✓	£2,000 ² each day £10,000 in any 12 month period.				
Cheques	✓					✓
Sending money from other accounts you have with us	Online, in Store or by post – it depends on the account you're sending it from					
Sending money from another bank or building society in the UK	Give your sort code and account number to the other bank and ask them to send an electronic payment					
Taking money out						
Cash withdrawal in pounds in the UK	£2,000 (each day)	£500 ⁴ (each day)	£500 ⁴ (each day)			
Cash withdrawal in foreign currency outside of the UK			£500 ⁴ (each day)			
Cashier cheque (a cheque we produce for you)	✓					
Debit card payment in pounds				✓	✓	✓
Debit card payment in foreign currency				✓	✓	✓
Sending money ⁵ within the UK by Faster Payments ⁶	£100,000 (each payment)				£100,000 (each payment)	
Sending money ⁵ to another account with us	✓					

1. We have some Stores where it's not possible to pay cash into your account. Check if your local Store does at virginmoney.com.
2. Some smaller branches have a £1,000 daily paying in limit.
3. There's a limit to how much cash you can pay into your account in any 12 month period. That limit is £30,000 (in our Stores or the Post Office) across all accounts you have with us.
4. For joint accounts, the £500 daily cash limit is shared between both account holders. You can only withdraw £500 from the Post Office® OR a cash machine (not both!).

5. If you ask us on a Monday to Friday before 5pm, the money will leave your account that day. Otherwise your money will leave the next working day. If you visit a Store at the weekend or on a bank holiday, you can arrange to send money to another bank account on a day in the future but you can't send money at the weekend.
6. You can only make Faster Payments in the UK over the phone if you have used the same payment details before. If you want to send the money to a new account, you'll need to pop into a Store.

All payments into your account must be in pounds and pence.

When you pay money into your account, it'll be ready to withdraw straightaway (unless you're paying a cheque in). Cheques work slightly different so see below for more on those.

When sending money within the UK, you'll need to tell us the sort code and account number of the account it's going to. If any details are wrong, the payment may be delayed, paid to the wrong account or returned to you.

You can't send money outside the UK unless you're closing your account and switching to another bank or financial institution within the EU.

Don't forget

You can always ask how long your payment will take and if there's a charge.

Cheques

The time it takes the cheque to earn interest, be available to withdraw and for the money to definitely be yours will depend on the system that we use to process your cheque. The system we use will change gradually from the '2-4-6' system to the 'cheque imaging' system. If you're not sure which system applies, you can ask us in Store or call us.

If the cheque is processed using the '2-4-6' system

If we receive the cheque before 3pm on a working day, we'll sort it that day. The cheque will start to earn interest **two** working days after that. After **four** working days, you'll be able to withdraw the money, but there's still a chance the cheque could bounce. After **six** working days, you can be sure the money's yours and that it won't bounce.

If we receive the cheque after 3pm or on a Saturday, Sunday or bank holiday, we'll treat it as if we got it the next working day.

If the cheque is processed using the 'cheque imaging' system

If we receive the cheque before 4.30pm on a working day, we'll sort it that day. You can withdraw the money and be sure it's yours by the end of the next working day. It'll start to earn interest then too.

If we receive the cheque after 4.30pm or on a Saturday, Sunday or bank holiday, we'll treat it as if we got it the next working day.

A few things to remember about paying in cheques:

- **Future cheques.** You can't pay a cheque in if it's dated in the future.
- **Old cheques.** You shouldn't pay cheques in that are more than six months old. If you do, we might not accept the cheque or it might bounce. We'll let you know if there are any issues.
- **Bouncing cheques.** If a cheque bounces, we'll let you know. If it's already been paid into your account, we'll take the money back. You won't earn interest on that money.
- **Switching.** A cheque from someone who has recently switched their bank account can take up to an extra two days to process if the cheque is from their old bank.

Your debit card

We'll give you a debit card and a four digit Personal Identification Number (PIN). You can use these at most shops and retailers, as long as they carry the Mastercard® logo.



If you use your debit card at a cash machine or card terminal, you'll need to enter your PIN. Some shops or retailers may not have Chip and PIN terminals. They'll ask you to sign a paper receipt, so make sure you sign the back of your card as soon as you receive it.

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 need to enter your PIN the first time you use it. The terminal will also ask for your PIN after several contactless transactions in a row. To find out more visit myvirginmoney.com/contactless.

For payments over the phone or online, you'll need to give the 16 digit number and expiry date on the front of your card. You'll also need the three digit security number on the signature strip on the back of your card.

You can also use your card online, over the phone or by post to set up regular payments (e.g. magazine subscriptions). These are sometimes called 'continuous payment authorities' or 'recurring transactions'. To cancel this kind of payment, please call us with the details at least one working day before the payment is due. We also recommend you contact that company and cancel the payment with them as well.

Some shops let you make a cash withdrawal in pounds in the UK (or in a foreign currency outside of the UK). These kinds of withdrawals are limited to £100 a day, on top of your daily cash limit. But some shops might set their own limit, which may be lower than £100.

If you make a debit card payment in a foreign currency (which includes refunds), it will be converted into pounds. This will be at the exchange rate that Mastercard sets. It's normally the exchange rate on the day of the transaction but sometimes might be the rate on the day the money leaves (or is added to) your account. You can ask us for the exchange rate that applies at the time or you can find the exchange rate by using Mastercard's Currency Converter Calculator at www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html

You can find out how the exchange rate for European Economic Area currencies compares with the latest foreign exchange reference rate issued by the European Central Bank at: virginmoney.com/currency-converter

What is the European Central Bank's exchange rate?

The European Central Bank is the central bank for all countries that use the Euro. They publish exchange rates everyday for currencies all around the world.

We can't guarantee you'll be able to use the card at all times. It won't work if the card terminal isn't connected to the card network (e.g. if you're on an airplane, boat, or some trains). We may stop certain types of card transactions, such as payments made online or over the phone. We'll do this where appropriate to keep your account secure or if you ask us to.

We may also stop or cancel a card if we're concerned about its security, the risk of misuse or your ability to repay us. If we do this, we'll tell you as soon as possible, unless the law stops us or we believe it will weaken our security measures.

We can change your card for a different type (including one with a different number or one that's part of a different scheme).

5. Paying bills

You can make payments by Direct Debit, standing order and Faster Payments. We can also make payments by CHAPS and Bank Giro Credit.

When you're sending money in the UK to another bank account, you can tell us if you want the money to leave your account on a day in the future. You'll be able to cancel the payment up to 5pm on the working day before the money is due to leave your account.

If you ask us to send money straightaway instead, you can't change your mind and cancel the payment.

Here are the different ways you can pay bills:

Payment type	Set up	When should the payment arrive?	How do I cancel or amend it?
Direct Debit – for regular bills	With the company you're paying	Same day payment leaves the account	Contact the company, or us, at least one working day before payment is due
Standing order – for regular payments to individuals	In Store By post ⁶	Usually within a few hours, but no more than one working day	Contact us at least one working day before payment is due
CHAPS transfer – for large, urgent one-off payments (min £250, £25 charge)	In Store By post ⁶	Same day if you tell us before 5pm on a working day, next working day if not	Contact us at least one working day before payment is due
Faster payments – for one-off payments to individuals or companies (max £100,000)	By phone ⁷ (max £10,000) In Store By post ⁶	Usually within a few hours, but no more than one working day	Contact us at least one working day before payment is due
Debit card – for bills and one-off payments	With the company you're paying	This varies depending on the company. They'll be able to let you know	Contact the company, or us, at least one working day before payment is due
Bank Giro Credit – another way to make one-off bill payments	In Store, using tear-off slip on bill	This will be on the Bank Giro Credit slip	You can't cancel or amend the payment once given

6. You can download the forms at myvirginmoney.com

7. If you have used the same payment details before, you can make the payment over the phone.

6. Not enough money in your account

You must have enough money in your account to make withdrawals and payments (we know it's obvious but we have to say it). If we know about payments due to go out of your account, we'll include them when deciding if you have enough money.

If there are several Direct Debits or standing orders due on the same day, but not enough money, we'll pay as many as we can.

For Direct Debits and standing orders, you need to have enough money in your account before 2pm on the day the payment is due to be made.

If you don't have enough money in your account, we'll refuse the payment due to lack of funds.

We won't charge you if your balance goes below £0 but we will let credit reference agencies know. So it may affect your ability to get credit in the future. You must pay money into your account to make sure your balance is no longer below £0 immediately.

If we allow a payment despite lack of funds, it doesn't mean we'll do it again in the future.

7. If a payment goes wrong

Always check the details (like the account number and sort code) are right before you ask us to make a payment. So your money gets to where you want it to go.

If you give the wrong details, we won't be responsible for any money lost but, if you ask us, we'll give you as much information as we're allowed to help you get your money back.

If you give us the right details but the money isn't paid into the right account or it arrives late:

- If the other bank hasn't received the money yet, we'll refund it to your account as soon as you tell us about the problem. We'll also refund any charges you've paid and pay you any interest you've missed out on. So it's like the money never left your account.

- If the other bank has received the money but they haven't paid it into the right account, you can ask us to try to trace the payment. We'll do it straightaway and we won't charge you. We'll tell you as soon as we know what's happened.
- If the money arrives late, you can ask us to tell the other bank to change the amount of interest they pay. So it's like the money was received on the right date.

If you make a payment anywhere in the European Economic Area, we'll refund it if:

- you didn't know the exact amount of money the payment would be when you gave permission for it.
- the payment was for more money than you could have reasonably expected.
- you tell us about the problem within eight weeks of the payment.
- you provide us with all of the information we need to review it.

We'll also refund any charges you've paid or pay you any interest you've missed out on. So it's like the money never left your account. We won't refund the money though if you told us to send the payment or you knew about it four weeks or more before it was due.

If you're the victim of an Authorised Push Payment (APP) Scam

If you think you've been the victim of an Authorised Push Payment (APP) scam, get in touch so we can help.

Once we can confirm that you've been scammed, you'll usually get your money back within five working days. Our investigation could take up to 35 days if it's a complex case. We'll keep you updated with our progress.

You're protected for up to £85,000 if you contact us within 13 months of the last payment. If your claim is over this amount, or you made your last payment more than 13 months ago, we'll still look into it. Just get in touch ASAP and we'll see what we can do.

Just so you know, there are times where we may have to reject your claim. For details, and more information about APP scams, visit virginmoney.com/scamprotection.

What's an Authorised Push Payment (APP) scam?

It's when you're tricked into sending money from your bank account.

It happens when the person you're paying isn't who you think they were. For example, they might be impersonating bank staff, to get you to transfer money to their account.

It might also happen if the payment you're making isn't for what you think it is. For example, when you believe you're buying something advertised on social media, but it doesn't exist.

Refusing to make a payment for you

If we refuse to make a payment, we'll call or write to you as soon as possible. If the law allows, we'll explain why and whether you can do anything to solve the problem.

We won't make a payment for you if we believe:

- You didn't tell us to make the payment.
- The instructions weren't clear or the sort code and/or account number for the other account are wrong.
- Sending the money might cause us to break the law or your account is being used for illegal activity.
- Your payment is to or from a country with a high risk of fraud or financial crime.
- We've asked you for information about you or your account and you haven't provided it.

We may refuse to make a payment for you if it involves trading in Cryptocurrency.

Payments into your account by mistake

Sometimes money might appear in your account by mistake. The other bank might then ask us to return that money. If they do, we'll let you know and we'll usually send the money back to them. If we can't send the money back, we might have to give some of your information to the other bank.

We'll always try to let you know first. If we can't, we will let you know as soon as possible afterwards.

For example

Ben wants to send £250 to Daisy but accidentally gives the wrong sort code or account number. Instead of sending the money to Daisy, he sends it to you.

If that happens, we can take the money out of your account and send it back to Ben's bank. If we can't send the money back, we can give your information to the other bank to help Ben get the money back another way.

If something goes wrong paying money into your account

If you notice money hasn't been paid into your account in the way you were expecting, just let us know when you spot there's a problem.

If money isn't paid into your account correctly (for example, it takes too long), we'll put it right. We'll also refund any charges you've paid and pay you any interest you've missed out on as a result.

If the other bank didn't send the money to us, you'll need to speak to them instead.

8. Keeping your account safe

You should always treat your account details, card, security details and passwords as carefully as possible. You can only share them with a permitted third party provider so that they can provide their services to you. You shouldn't share them with anyone else.

A '**permitted third party provider**' is an account information service provider that's authorised to provide that service in the UK. They can't do anything with your account before you register with them and give them permission. An **account information service provider** can combine information about your current account with information about your other accounts and put this in one place for you to see (but only if you ask them to).

We can stop a permitted third party provider from accessing your account if we don't think their request is genuine. If this happens, we will let you know as soon as possible (unless the law prevents us from doing so).

You can also share your debit card details with someone else so that you can make a payment.

Do:

- Sign your card as soon as you receive it.
- Keep the card, card details, PIN, passwords and any security information safe.

Don't:

- Write down or store your PIN, passwords or security information in a way that's obvious to others, or keep them with your card.
- Give anyone your card details, except when you make a transaction or contact us.

If you think your card has been lost or stolen or someone knows your PIN, please call us straightaway on **0800 012 1512** (free of charge) or **+44 141 621 5798** from outside the UK. You can use this number 24/7 to report lost or stolen cards.

You also need to call us on 0345 600 6103 if someone who is not a permitted third party provider knows your security details.

If you don't use your account or get in touch with us about it for 13 months, we'll ask you to confirm your identity again the next time you use it. We can also cancel your card.

9. If money leaves your account without your permission

If you think money has been taken from your account without your permission, don't worry. Just get in touch when you spot there's a problem so we can put things right.

We'll usually refund the money, any charges you've paid and any interest you've missed out on. So it's like the money never left your account. We'll do this by the end of the next working day after you tell us about the problem. If we think you've acted fraudulently, we might need a little longer.

We won't refund the money if you've deliberately shared your security or account details (for example, you've told someone else your security details) or you've been very careless with them unless:

- the payment took place before you received your security details or card.
- the payment took place after you told us about the loss, theft or misuse of your security details or card.
- we didn't give you a suitable way to tell us about the problem.
- we didn't ask for the kind of identification that we are required to ask for by law before making the payment.
- (in some circumstances) the payment was for goods or services and you didn't meet the supplier face-to-face.

We won't refund the money to you if we have good reason to think you've acted fraudulently. We may give information to the police.

10. Keeping in touch

We'll contact you by phone or letter. If we need to tell you about any fraud issues or security worries we have, we'll also phone or send a letter (unless there's a legal reason which means we can't). We'll only ever write to you in English.

Unless we agree something else, we'll only use the main contact details you give us. If these change, you need to tell us as soon as you can. If you don't, we'll keep using your old details. That means that we might not be able to contact you or we might send confidential information to your old address.

We'll write to you at least once a year with details about our range of savings accounts.

We'll send you a monthly statement in the post. This will show transactions and any charges, including a breakdown where appropriate. If you don't want to receive a monthly paper statement, let us know.

You should check your statements carefully. If you think there's something wrong, call to let us know on **0345 600 6103**.

When regulations require us to, we'll send you a paper statement of fees at least once a year, free of charge.

You can check your balance at most cash machines, in Store, at all Post Office® branches, or by calling us. You can also view your balance and transaction history online at **myvirginmoney.com**.

11. Joint accounts

Telling us what to do

You can choose whether account holders can make decisions without each other or not.

If you decide that you need to make decisions together or we find out there is a dispute between you, we'll only follow instructions when you tell us in writing and all of you have signed them.

You're jointly responsible for sticking to the Account Terms

You're all also responsible for any charges (like CHAPS charges) even if you weren't the one to give us the instruction.

Contacting you

We'll only send letters and emails to the main postal and email addresses you give us.

If a joint account holder dies

If either of you dies, the account will be transferred into the name of the other account holder.

12. Allowing someone else to access or manage your account

Sometimes you might need someone else to access your account for you. We'll ask you to complete a "third party mandate" form first. Subject to our checks, we'll give them limited access to your account. There are some things that they won't be able to do (ask us for more details).

We'll also allow someone else to manage your account under a power of attorney, a court order or similar (like a continuing power in Scotland). They'll be able to do everything that you can, apart from access your account online.

13. Charges

Here's a list of the things we charge for:

- Extra paper copy of your statement **£5**.
- CHAPS **£25**.

CHAPS is a way to send money to another bank account in the UK. The money is guaranteed to arrive on the same day. You need to send at least £250 though to send money by CHAPS. We'll take the charge straight from your account or you can pay it by cheque. If there's not enough money in your account, we won't make the payment and we'll let you know.

We may charge for extra information or services. We'll tell you this beforehand.

14. Interest

We work out how much interest you've earned based on the money in your account at the end of each day. When we pay interest, we'll include any interest you've earned that day. If you ask, we'll provide a full explanation of how we work out interest.

We'll pay interest monthly and add it to your account on the 27th of each month.

Your money will start earning interest on the day it's paid into your account. Cheques may take a little longer – see page 5 for more details.

If we produce a cashier cheque for you, the cheque will stop earning interest that day. You'll start to earn interest on that money again if the cheque expires before you pay it into another account or you pay it back into your account.

We pay interest 'gross', which means we don't take off income tax. We don't issue certificates of interest automatically. If you ask for a certificate, we'll be happy to send you one.

15. When we can change things

We'll only make a change if it's reasonably necessary to make one. We'll make sure the change itself is reasonable too.

We'll write to you at least two months before we make a change. We can increase the interest rate on your account at any time without telling you in advance though.

We'll assume you agree to the change but, if you don't, you can close your account at any time. There's no charge for closing your account, but you must repay any money you owe us immediately.

Here is what we can change about your account and when.

What can Virgin Money change?

When we can make a change	Your account terms	Our charges	Reducing our interest rates
<p>To allow for any changes in technology or the systems we use.</p> <p>For example, this could apply if:</p> <ul style="list-style-type: none"> we start using a new system to support online banking. we merge with another bank or we take over another bank's current accounts. 	✓	✓	✓
<p>To meet our legal and regulatory duties.</p> <p>For example, this could apply if:</p> <ul style="list-style-type: none"> there's a change in the law. our regulators introduce new guidance. there's a decision made by an Ombudsman. there's a new industry code of practice. 	✓	✓	✓
<p>To make them clearer or fairer, or to correct errors.</p> <p>For example, this could apply if:</p> <ul style="list-style-type: none"> we spot a mistake or think we could say something more clearly. we want to remove a charge 	✓	✓	
<p>To introduce or remove any account services or features.</p>	✓	✓	✓
<p>Due to the cost of maintaining the account.</p> <p>For example, this could apply if:</p> <ul style="list-style-type: none"> the costs of providing your account and accounts like it change or we have good reason to think they are going to change. (for changes to interest rates) there's a change in the cost of the money we lend to our borrowers or in money market interest rates (which are the rates used when banks and other similar organisations buy and sell money from each other). the Bank of England Base Rate (or any other rate that replaces it) changes 	✓	✓	✓

16. Closing your account

When we can close your account

We can close your account immediately if we can't confirm your identity or we have good reason to think that:

- you've been abusive or threatening to our team.
- you were never entitled to open the account.
- you're no longer eligible for the account (for example, you move outside of the EU or you're using the account for business).
- the security of the account has been compromised.
- you've given us false or incomplete information in connection with the account.
- your account is being or has been used illegally.
- you've repeatedly broken your Account Terms or you've broken them in a serious way.

We can also stop you from using your account if any of the above apply or if the law tells us we need to. We'll tell you when you can start using your account again.

It's important to keep using your account. If you don't, we can also close your account in any of the following situations:

- we can close your account immediately and without having to give you any additional notice if your balance is £0 for at least 12 months.
- we can close your account if your balance is £10 or less for at least 24 months. We'll give you two months' notice before we do this. We'll donate any unclaimed money in your account to a charity of our choice but we'll always give it back to you if you ask.
- we can close your account if you haven't paid money in or taken money out or we haven't heard from you about your account for at least 15 years. We'll give you two months' notice before we do this. We'll move your money to the Reclaim Fund Limited. You will still be able to get your money back if you ask us.

We can close your account whenever we like as long as we write to you or email you to let you know two months before it closes. If we close

your account, we'll try to send the money in your account to you together with any interest.

If your account is closed, you must pay us any money you owe us immediately.

When we can open a new account for you

We can change your account to a different type of account. We might do this if we stop offering your account. We'll write to you or email you at least two months beforehand. You'll be able to close your account without charge if you're not happy.

When you can close your account

If you change your mind, you can close your account without charge within the first 14 days of opening it. All you need to do is write to Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL or visit one of our Stores. Best of all, we'll still pay you any interest earned.

After the first 14 days, you can close your account at any time.

Virgin Money is a member of the industry-wide Current Account Switch Service.



If you move your current account to another UK bank or building society, we'll work with them to transfer your account. This makes switching as straightforward and hassle-free as possible.

You can move your account to another provider of current accounts outside of the UK but within the EU (but not by using the Current Account Switch Service). If you give us at least six working days' notice, we will:

- Give you a list of currently active standing orders.
- Share available information about recurring payments into your account.
- Tell you all the Direct Debits taken from your account in the last 13 months.
- Transfer any positive balance and close your account with us.

17. Using money in your account to pay back money you owe us

We can use the money in your account to reduce or repay money you owe us. This is sometimes known as "set-off". We can do this even if one or both of the accounts are in joint names. We'll always let you know first.

For example

If you have a mortgage with us, we can use money in your current account to pay your mortgage if you don't make payments on your mortgage. We can only do this if we tell you beforehand and think you can afford it.

If your joint account holder has a mortgage with us, we can use money in your joint account to pay their mortgage if they don't make payments on their mortgage.

18. The (important) small print

We won't always take steps (like closing your account) if you don't stick to your Account Terms. Just because we don't do anything once though doesn't mean we can't the next time.

Sometimes, we might not be able to keep to your Account Terms so that we can comply with our legal duties. If that's the case, we're also not responsible for loss.

If we don't keep to your Account Terms, we're not responsible for any loss caused by something unusual or unforeseeable that we can't control or avoid. Like power failures, freak weather, zombie apocalypses – that kind of thing.

Don't worry, nothing in your Account Terms is meant to limit your legal and consumer rights more than the law lets us.

If you live in Scotland, Scots law applies to your Account Terms and the Scottish courts will deal with any disputes. If you live in Northern Ireland, Northern Ireland law will apply and the Northern Irish courts will deal with any disputes. Otherwise, English law applies and the courts of England and Wales will deal with any disputes.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct

Authority and the Prudential Regulation Authority. Our Financial Services Register number is 503963.

19. If you're not happy, we're not happy

We'd love to think we always get it right. But we're only human and sometimes we slip up. If we do, let us know and we'll try to fix it, without any charge to you for raising your complaint directly with us. You can ask us for more information about how we handle complaints through any of our channels.

You may not be satisfied with our complaint decision/resolution letter, or we may not have provided this in the timescales required by the Financial Conduct Authority. If so, you may be able to ask the Financial Ombudsman Service (FOS) to look at your complaint. You need to do this before six months from the date of our complaint decision/resolution letter. FOS is a free, independent organisation which can help to settle disputes between customers and financial services firms.

More details can be found on their website: www.financial-ombudsman.org.uk

How we use your personal information

Here's a summary of how your information may be used and shared by Clydesdale Bank PLC (trading as Virgin Money).

For further details, including how your information may also be used by fraud prevention agencies and credit reference agencies together with your data protection rights, please see our website at virginmoney.com/privacy or visit any of our Stores.

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.
- Assess risk and carry out credit scoring.
- Help recover any money that might be owed to us.
- 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.
- Assess risk and carry out credit scoring.

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

Sharing your information

We'll regularly share your information with credit reference agencies. We do this to check your identity and eligibility for this account.

We'll also share your information with fraud prevention agencies who will use it to prevent and detect fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment.

We and fraud prevention agencies may also allow law enforcement agencies to access your information to detect, investigate and prevent crime.

Both credit reference and fraud prevention agencies 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. Sometimes we transfer personal information to other countries outside the UK for these purposes, where suitable protection is in place.

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 or visit any of our Stores.

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. You can find full details of your rights at virginmoney.com/privacy or by visiting any of our Stores.

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 more details, including how to contact the ICO at ico.org.

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