

Making a complaint

At Virgin Money we are committed to providing a service of the very highest standard. We recognise that sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible. So if you're unhappy with something, then please make sure you let us know by contacting us in any of the following ways:

By phone:

Contact us by calling us on one of the numbers listed below.

Product	Phone number	Information and opening hours
Virgin Money Credit Cards	0800 011 3210*	Lines available 24 hours a day, 365 days a year.
Virgin Atlantic Credit Cards	0800 085 3210*	Lines available 24 hours a day, 365 days a year.
Prepaid cards	0333 900 5005*	8am-7pm Mon-Fri, 8am-5pm Sat.
Savings		
Online customers	0345 607 6991*	8am-8pm Mon-Fri, 8am-4pm Sat, 10am-3pm Sun.
Post, telephone and Store customers	0345 600 7301*	
Business Account	0345 606 7687	8am-8pm Mon-Fri, 8am-4pm Sat, 10am-3pm Sun.
Current Account	0345 600 6103	8am-8pm Mon-Fri, 8am-4pm Sat, 10am-3pm Sun.
Investments & Pensions (for accounts starting VIR)	0345 610 2030*	8am-9pm Mon-Fri, 9am-6pm Sat.
Mortgages	0345 602 8301*	8am-8pm Mon-Fri, 9am-1pm Sat.
Travel Money	0345 366 7705*	8am-10pm Mon-Fri, 10am-8pm Sat and Sun.
International Money Transfer	0330 159 3896*	8.30am-5.30pm Mon-Fri.
Home Insurance	0330 303 1123*	8.30am-6pm Mon-Fri
Travel Insurance	0330 400 1377*	8.30am-5pm Mon-Fri.
Pet Insurance	0345 603 3585*	8am-9pm Mon-Fri, 9am-5pm Sat, 10am-5pm Sun.
Life Insurance		
Started after 1 May 2017	0800 294 7575*	8am-9pm Mon-Fri, 9am-5pm Sat, 10-15.30pm Sun.
Started between 23 February 2015 and 1 December 2016	0345 604 3370*	8.30am-5.30pm Mon-Fri.
Started between September 2009 and 23 February 2015	0345 602 9199*	8.30am-6pm Mon-Fri.
Started between December 2005 and August 2009	0345 601 9645*	8.30am-6pm Mon-Fri.
Started before December 2005	0800 073 1777*	9am-5pm Mon-Fri.
Virgin Money Giving	0345 601 1045*	9am-5.30pm Mon-Fri.

In person:

Visit a Virgin Money Store.

By email to:

You can contact us by email at customerrelations@virginmoney.com. Please remember, information sent by email may not be secure, so we'd suggest you follow our policy of not sending any details of a personal nature by email.

In writing to:

Customer Relations
Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Our complaints process

However you choose to contact us, we will aim to resolve the issue straight away.

Where we can reach an agreement to your complaint within three business days we will write to you to confirm we have resolved the issue.

If the issue is more complex or we can't resolve the problem within three days:

- > We will send you a letter to acknowledge your complaint.
- > We will aim to respond to your complaint within 15 calendar days. If there is a delay we will keep you updated on our progress.
- > Once we have completed our investigation we will send you our final response letter. This will confirm our decision on your complaint, what we will do to put things right and information about the Financial Ombudsman Service.

Where you are not satisfied with our final response, where you are eligible, you will have the right to refer your case to the Financial Ombudsman Service (FOS). Their address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

More information about the service can be found on their website www.financial-ombudsman.org.uk or by calling them on free phone 0800 023 4567, or emailing them at complaint.info@financial-ombudsman.org.uk.

FOS also provide an online complaint form which is available on their website at <https://help.financial-ombudsman.org.uk/help>

Online dispute resolution

The European Commission provides an online dispute resolution (ODR) platform which allows customers who purchased a product or service online to submit their complaint through a central site. The purpose of the site is to ensure those complaints are passed to the appropriate independent dispute resolution service.

If you feel that we haven't been able to resolve your concerns, the appropriate service relating to Virgin Money is the Financial Ombudsman Service. You can either contact them directly using the details above or you can submit your complaint on the ODR platform at <http://ec.europa.eu/odr>

You will need the following information about us to use the ODR platform:

- > Our name: Virgin Money
- > Our email: customerrelations@virginmoney.com
- > Our website address: www.virginmoney.com
- > Our geographic address: United Kingdom

Alternative formats

If you need our response in a different format like Braille, large print, or audio, or if you need sign language interpreter services, please call us on 0191 279 5300.

We are open 8am to 8pm on Monday to Friday (excluding bank holidays), 8am to 4pm on Saturday and 10am to 3pm on Sunday. Calls will be charged at your service provider's prevailing rate. Alternatively, you can email us at disability.awareness@virginmoney.com.

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