

The Financial Conduct Authority requires us to publish the following information about our personal current accounts



How and when you can contact us to ask about the following things:

	24 hour help?	Telephone	Internet banking	Mobile banking
Contact details	Telephone 0800 012 1512 +44 191 279 4604 (if calling from outside of the UK)	In UK 0345 600 6103 +44 191 279 4604 (if calling from outside of the UK)	www.virginmoney.com	Mobile banking webchat is not available for this account
Checking the balance	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Accessing a transaction history	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Sending money within the UK	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Setting up a standing order	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Sending money outside the UK	X	Not possible	Not possible	Not possible
Paying in a cheque	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Cancelling a cheque	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Cash withdrawal in a foreign currency outside the UK	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
A lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
A Direct Debit, or allowing someone to collect one or more payments from your account using your debit card number	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Third party access to an account, for example under a power of attorney	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible

Problems using internet banking or mobile banking	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Reporting a suspected fraudulent incident or transaction	24 hours, 365 days a year*	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Progress following an account suspension or card cancellation, e.g. following a fraud incident	X	8am to 8pm Monday to Friday 8am to 12pm Saturday Closed on UK bank holidays	Not possible	Not possible
Account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available	X	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account (or queries you can raise in one of our branches).				
*You can report a lost or stolen card 24/7				

How and when you can use your bank account to do the following things:

	Telephone banking	Internet banking	Mobile banking
Checking the balance	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	24 hours, 365 days a year*	Not possible
Accessing a transaction history	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	24 hours, 365 days a year*	Not possible
Sending money within the UK	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays**	Not possible	Not possible
Setting up a standing order	Not possible	Not possible	Not possible
Sending money outside the UK	Not possible	Not possible	Not possible
Paying in a cheque	Not possible	Not possible	Not possible
Cancelling a cheque	8am to 8pm Monday to Friday 8am to 4pm Saturday 10am to 3pm Sunday Closed on UK bank holidays	Not possible	Not possible
Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account (or actions you can take in one of our branches).			
*With the exception of planned IT outages			
**You can only use this service if you have already sent money to the payee before and the payment is for £10,000 or less			

Information about operational and security incidents

We are obliged to notify the Financial Conduct Authority if we become aware of major operational or security incidents which prevents our customers from using our payment services.

	In the months between 1 January 2019 and 31 March 2019	In the 12 months between April 2018 and 31 March 2019
Total number of incidents reported	2	2
Incidents affecting telephone banking	1	1
Incidents affecting mobile banking	Not applicable	Not applicable
Incidents affecting internet banking	1	1

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data.

The most recent summary is available at <https://uk.virginmoney.com/virgin/internal-complaints>.

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us at <http://www.ombudsman-complaints-data.org.uk>

Opening a Current Account with us

Go to <https://uk.virginmoney.com/virgin/current-account/essential-current-account.jsp> to find out how you can open an account, and what information and documents you need to give us to open an account.

How quickly do we open Current Accounts?

We give customers an account number and enable them to start paying into the account:

- the same day, for 0% of customers;
- on average, in 5 days; and
- within 37 days for 99% of customers.

These figures are based on the time taken from our receiving all the information and documents we ask for at <https://uk.virginmoney.com/virgin/current-account/essential-current-account.jsp>, in a case where we don't need any further information or documents to open the account.

How quickly do we give customers a debit card?

Once an account is open, we give customers a debit card:

- the same day, for 0% of customers;
- on average, in 7 days; and
- within 8 days for 99% of customers.

How quickly do customers get internet banking?

Not applicable as we don't currently offer full Internet banking services on our Current Account.

How quickly is an overdraft available?

Not applicable as we don't currently offer an overdraft on our Essential Current Account.

Replacing a debit card

How quickly do we replace debit cards which have been lost, stolen or stopped?

We replace debit cards:

- the same day, for 0% of customers;
- on average, in 5 days; and
- within 6 days for 99% of customers.