

VIRGIN MONEY HOLDINGS (UK) PLC
Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL
(Registered in England and Wales under Company Number 03087587)
(the "Issuer")

£160,000,000 Fixed Rate Resetable Additional Tier 1 Securities
(ISIN: XS1090191864)

£230,000,000 Fixed Rate Resetable Additional Tier 1 Securities
(ISIN: XS1516312409)

(together the "Notes")

Notice in relation to Annual Report and Accounts

NOTICE IS HEREBY GIVEN TO HOLDERS OF THE NOTES THAT:

The Issuer today released its Annual Report and Accounts for the period ended 31 December 2018.

A copy of the Annual Report and Accounts for the year ended 31 December 2018 have today been submitted to the National Storage Mechanism of the UK Financial Conduct Authority.

A copy of the document is also available through the "Investor Relations" pages of the Virgin Money website at www.virginmoney.com/investor.relations

Virgin Money Holdings (UK) plc

Dated: 28 February 2019

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