Form 605

Corporations Act 2001 Section 671B

Notice of ceasing to be a substantial holder

To Company Name/Scheme:	VIRGIN MONEY UK PLC				
ARBN:	609 948 281				
1. Details of substantial holder (1)					
Name:	Schroder Investment Management Australia Limited				
ACN/ARSN (if applicable):	000 443 274				
The holder ceased to be a substantial holder on:	01/07/2020				
The previous notice was given to the company on:	3/01/2019				
The previous notice was dated:	03/01/2019				

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
04/01/2019 - 01/07/2020	SIMAL	Buy	\$47,933,747.06	14,911,049 Ordinary Shares	14,911,049
04/01/2019 - 01/07/2020	SIMAL	Sell	\$38,906,938.57	13,652,941 Ordinary Shares	13,652,941
04/01/2019 - 01/07/2020	SIMAL	In-specie transfer out	Nil	1,813,437 Ordinary Shares	1,813,437

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Schroder Investment Management Australia Limited ("SIMAL")	Related Fund Manager

4. Address

The address of persons named in this form are as follows:

Name	Address
	Level 20, Angel Place, 123 Pitt Street, Sydney, 2000, Australia