

## VIRGIN MONEY UK PLC (Company)

LEI: 213800ZK9VGCYYR6O495

22 June 2021

NOTIFICATION AND PUBLIC DISCLOSURE OF TRANSACTIONS BY PERSONS DISCHARGING MANAGERIAL RESPONSIBLITIES AND PERSONS CLOSELY ASSOCIATED WITH THEM

## VESTINGS UNDER THE LONG-TERM INVESTMENT PLAN (LTIP) AND THE DEFERRED EQUITY PLAN (DEP)

The Company announces that on 18 June and 21 June 2021 the following Directors and PDMRs received ordinary shares in the Company and sold a portion of the shares received to cover their respective tax liabilities and sale costs. The sale of shares to cover tax liabilities is a standard procedure executed by the Company for all employees to cover the statutory tax and national insurance obligations that it is required to meet in respect of share awards. The release of shares relate to tranches of the 2017 LTIP and 2017 DEP awards that were made in November 2017 and were subject to a three year deferral period and further six month regulatory hold period.

Announcement authorised for release by Lorna McMillan, Group Company Secretary.

This announcement is made in accordance with the requirements of the FCA's DTR Disclosure Guidance and Transparency Rules Sourcebook and EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	David Duffy	
2	Reason for the notification		
a)	Position/status	Executive Director	
b)	Initial notification /Amendment	Initial Notification	
3	Details of the issuer, emissi auctioneer or auction monit	on allowance market participant, auction platform, or	
a)	Name	Virgin Money UK PLC	
b)	LEI	213800ZK9VGCYYR6O495	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		

Virgin Money UK PLC is registered in England and Wales (company number: 09595911) and as a foreign company in Australia (ARBN 609 948 281) and has its registered office at Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s) 4,163	
d)	Aggregated information	Consideration N/A	.,	
u)	/iggregated information	14/7		
e)	Date of the transaction	18 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		
5		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place on conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)			
		Price(s)	Volume(s)	
		£1.9744	1,967	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions	took place on 18 June 2021	
f)	Place of the transaction	London / Londo	n Stock Exchange (LON:LSE)	

6	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument	Ordinary shares of	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Vesting of the 3 ye Award that was sul regulatory hold per	bject to a further si	
c)	Price(s) and volume(s)	Price(s) V	olume(s)	
		Nil	7,718	
d)	Aggregated information	N/A		
e)	Date of the transaction	21 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		
7		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place on conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares o	f £0.10 each	
	Identification code	GROORD6GN030		
b)	Nature of the transaction	GB00BD6GN030  Shares sold to cover tax liabilities and sale costs of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s)	
		£1.9407	13,074	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions to	ok place on 21 Jur	ne 2021

Ī	f)	Place of the transaction	London / London Stock Exchange (LON:LSE)

1	Details of the person dischassociated	etails of the person discharging managerial responsibilities / person closely sociated	
a)	Name	Kate Guthrie	
2	Reason for the notification		
a)	Position/status	PDMR	
b)	Initial notification /Amendment	Initial Notification	
3	Details of the issuer, emiss auctioneer or auction moni	ion allowance market participant, auction platform, tor	
a)	Name	Virgin Money UK PLC	
b)	LEI	213800ZK9VGCYYR6O495	
4		: section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)	Price(s) Volume(s)	
		Nil- Consideration 1,270	
d)	Aggregated information	N/A	
e)	Date of the transaction	18 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)	
5	•	): section to be repeated for (i) each type of f transaction; (iii) each date; and (iv) each place een conducted	

a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of he first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)		<u> </u>	
,	( )	Price(s)	Volume(s)	
		£1.9744	620	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions took place on 18 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		
6		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN03	0	
b)	Nature of the transaction	Vesting of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)			
	These and verame (e)	Price(s)	Volume(s)	
		Nil- Consideration	8,217	
d)	Aggregated information	N/A		
e)	Date of the transaction	21 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		

7	instrument; (ii) each type of t	etails of the transaction(s): section to be repeated for (i) each type of strument; (ii) each type of transaction; (iii) each date; and (iv) each place here transactions have been conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s)	
		£1.9407	3,959	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions took place on 21 June 2021		
f)	Place of the transaction	London / London St	tock Exchange (LON:LSE)	

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Fraser Ingram
2	Reason for the notification	
a)	Position/status	PDMR
b)	Initial notification /Amendment	Initial Notification
3	Details of the issuer, emiss auctioneer or auction mon	sion allowance market participant, auction platform, itor
a)	Name	Virgin Money UK PLC
b)	LEI	213800ZK9VGCYYR6O495
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	

a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)	Price(s) Volume(s)  Nil- Consideration 3,036	
d)	Aggregated information	N/A	
e)	Date of the transaction	18 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)	
5		section to be repeated for (i) each type of ransaction; (iii) each date; and (iv) each place n conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)	Price(s) Volume(s) £1.9744 1,468	
d)	Aggregated information	N/A	
	- Aggregated volume		
	- Price		
e)	Date of the transaction	All transactions took place on 18 June 2027	1
f)	Place of the transaction	London / London Stock Exchange (LON:LS	E)

1	Details of the person discha associated	rging managerial responsibilities / person closely	
a)	Name	Fergus Murphy	
2	Reason for the notification		
a)	Position/status	PDMR	
b)	Initial notification /Amendment	Initial Notification	
3	Details of the issuer, emissic auctioneer or auction monitor	on allowance market participant, auction platform, or	
a)	Name	Virgin Money UK PLC	
b)	LEI	213800ZK9VGCYYR6O495	
4		: section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)	Price(s) Volume(s) Nil-	
d)	Aggregated information	Consideration 1,437 N/A	
e)	Date of the transaction	18 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)	
5		s): section to be repeated for (i) each type of for transaction; (iii) each date; and (iv) each place een conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	

	Identification code	ODOSDDO ONIOS	
b)	Nature of the transaction	GB00BD6GN030 Shares sold to cover tax liabilities and sale costs of	
D)	Nature of the transaction	the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)		
		Price(s) Volume(s)	
		£1.9744 710	
d)	Aggregated information	N/A	
	- Aggregated volume		
	- Price		
e)	Date of the transaction	All transactions took place on 18 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)	
6		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	
b)	Nature of the transaction	Vesting of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.	
c)	Price(s) and volume(s)		
		Price(s) Volume(s)	
		Nil- Consideration 8,608	
d)	Aggregated information	N/A	
e)	Date of the transaction	21 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)	
7	instrument; (ii) each type of	e transaction(s): section to be repeated for (i) each type of (ii) each type of transaction; (iii) each date; and (iv) each place actions have been conducted	
a)	Description of the financial Ordinary shares of £0.10 each		
	instrument, type of instrument	l · · · · · · · · · · · · · · · · · · ·	

b)	Identification code  Nature of the transaction	GB00BD6GN030  Shares sold to cover tax liabilities and sale costs of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.			
c)	Price(s) and volume(s)	Price(s) £1.9407	Volume(s) 4,147		
d)	Aggregated information  - Aggregated volume	N/A			
	- Price				
e)	Date of the transaction	All transactions too	k place on 21 June 2021		
f)	Place of the transaction	London / London S	London / London Stock Exchange (LON:LSE)		

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	Gavin Opperman	
2	Reason for the notification		
a)	Position/status	PDMR	
b)	Initial notification /Amendment	Initial Notification	
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor		
a)	Name	Virgin Money UK PLC	
b)	LEI	213800ZK9VGCYYR6O495	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each	
	Identification code	GB00BD6GN030	

b)	Nature of the transaction		st tranche of the 2017 LTIP award tha further six month regulatory hold	
c)	Price(s) and volume(s)	Price(s)	Volume(s)	
		Nil- Consideration	1,874	
d)	Aggregated information	N/A		
e)	Date of the transaction	18 June 2021		
f)	Place of the transaction	London / Londor	n Stock Exchange (LON:LSE)	
5	Details of the transaction(s): instrument; (ii) each type of where transactions have been	transaction; (iii)	epeated for (i) each type of each date; and (iv) each place	
a)	Description of the financial instrument, type of instrument	Ordinary share	s of £0.10 each	
	Identification code	GB00BD6GN03	30	
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s)	
		£1.9744	891	
			091	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions	took place on 18 June 2021	
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		
6	Details of the transaction(s): instrument; (ii) each type of where transactions have been	transaction; (iii)	epeated for (i) each type of each date; and (iv) each place	
a)	Description of the financial instrument, type of instrument	Ordinary shares	of £0.10 each	

	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Vesting of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s)	
		Nil- Consideration	12,122	
d)	Aggregated information	N/A		
e)	Date of the transaction	21 June 2021		
f)	Place of the transaction	London / Londor	n Stock Exchange (I	LON:LSE)
7	Details of the transaction(s): instrument; (ii) each type of where transactions have been	transaction; (iii)		
a)	Description of the financial instrument, type of instrument	Ordinary share	s of £0.10 each	
	Identification code	GB00BD6GN0	30	
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)			
		Price(s)	Volume(s)	
		£1.9407	5,718	
d)	Aggregated information	N/A		
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions	took place on 21 Ju	une 2021
f)	Place of the transaction	London / Londo	on Stock Exchange	(LON:LSE)

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	Helen Page	

2	Reason for the notification			
a)	Position/status	PDMR		
b)	Initial notification /Amendment	Initial Notification		
3	Details of the issuer, emission auctioneer or auction monitor	on allowance market participant, auction platform, or		
a)	Name	Virgin Money UK PLC		
b)	LEI	213800ZK9VGCYYR6O495		
4		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	Price(s) Volume(s)  Nil- Consideration 2,914		
d)	Aggregated information	N/A		
e)	Date of the transaction	18 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)		
5		section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each		
	Identification code	GB00BD6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)			

		Price(s)	Volume(s)
		£1.9744	1,409
d)	Aggregated information	N/A	
	- Aggregated volume		
	- Price		
e)	Date of the transaction	All transactions too	k place on 18 June 2021
f)	Place of the transaction	London / London S	tock Exchange (LON:LSE)

1	Details of the person discharging managerial responsibilities / person closely associated				
a)	Name	James Peirson			
2	Reason for the notification				
a)	Position/status	PDMR			
b)	Initial notification /Amendment	Initial Notification	n		
3	Details of the issuer, emissi auctioneer or auction monit		arket participant, au	uction platform,	
a)	Name	Virgin Money Ur	( PLC		
b)	LEI	213800ZK9VGCYYR6O495			
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted				
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each			
	Identification code	GB00BD6GN030			
b)	Nature of the transaction	Vesting of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.			
c)	Price(s) and volume(s)	Price(s)	Volume(s)		

		Nil-	4,163	
		Consideration	4, 103	
d)	Aggregated information	N/A		
e)	Date of the transaction	18 June 2021		
f)	Place of the transaction	London / Londor	n Stock Exchange (I	LON:LSE)
5	Details of the transaction(s): instrument; (ii) each type of twhere transactions have been	transaction; (iii)		
a)	Description of the financial instrument, type of instrument	Ordinary shares	s of £0.10 each	
	Identification code	GB00BD6GN03	30	
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.		
c)	Price(s) and volume(s)	,		'
	, , , , ,	Price(s)	Volume(s)	
		£1.9744	1,967	
d)	Aggregated information	N/A	-	
	- Aggregated volume			
	- Price			
e)	Date of the transaction	All transactions took place on 18 June 2021		
f)	Place of the transaction	London / Londo	on Stock Exchange	(LON:LSE)

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	Mark Thundercliffe	
2	Reason for the notification		
a)	Position/status	PDMR	
b)	Initial notification /Amendment	Initial Notification	
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor		

a)	Name	Virgin Money UK PLC				
b)	LEI	213800ZK9VGC	213800ZK9VGCYYR6O495			
4	Details of the transaction(s): instrument; (ii) each type of twhere transactions have been	transaction; (iii)	-	· · ·	• •	
a)	Description of the financial instrument, type of instrument	Ordinary shares	of £0	.10 each		
	Identification code	GB00BD6GN03	0			
b)	Nature of the transaction	Vesting of the fir was subject to a period.				d that
c)	Price(s) and volume(s)	Price(s)  Nil- Consideration	Volu	ıme(s)		
d)	Aggregated information	N/A				
e)	Date of the transaction	18 June 2021				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				
5	Details of the transaction(s): instrument; (ii) each type of where transactions have been	transaction; (iii)				
a)	Description of the financial instrument, type of instrument	Ordinary shares	s of £	0.10 each		
	Identification code	GB00BD6GN03	30			
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the first tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.				
c)	Price(s) and volume(s)	Price(s)		Volume(s)		
		£1.9744		744		
d)	Aggregated information	N/A				
	- Aggregated volume					

	- Price				
e)	Date of the transaction	All transactions	All transactions took place on 18 June 2021		
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)			
6		transaction; (iii)	section to be repeated for (i) each type of transaction; (iii) each date; and (iv) each place en conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each			
	Identification code	GB00BD6GN03	0		
b)	Nature of the transaction	_	year deferral tranche of the 2017 DEP subject to a further six month period.		
c)	Price(s) and volume(s)	Price(s)	Volume(s)		
		Nil- Consideration	9,662		
d)	Aggregated information	N/A			
e)	Date of the transaction	21 June 2021			
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)			
7	Details of the transaction(s) instrument; (ii) each type of where transactions have be	transaction; (iii)	epeated for (i) each type of each date; and (iv) each place		
a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each			
	Identification code	GB00BD6GN03	0		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs of the 3 year deferral tranche of the 2017 DEP Award that was subject to a further six month regulatory hold period.			
c)	Price(s) and volume(s)	Price(s)	Volume(s)		
		£1.9407	4,558		
d)	Aggregated information	N/A			

	- Aggregated volume	
	- Price	
e)	Date of the transaction	All transactions took place on 21 June 2021
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)