



Virgin Money UK PLC  
("Issuer")

LEI: 213800ZK9VGCYYR6O495

16 November 2023

## NOTICE TO NOTEHOLDERS

**£250,000,000 7.875 per cent. Fixed Rate Reset Callable Tier 2 Capital Notes due 2028**  
(the "Notes") issued under the **£10,000,000,000 Global Medium Term Note Programme**  
of the Issuer and Clydesdale Bank PLC

ISIN: XS1921970668  
COMMON CODE: 192197066

**NOTICE IS HEREBY GIVEN** that:

- (a) the London Stock Exchange plc (the **Exchange**) has been informed by the Issuer that the Issuer will fully redeem all of the outstanding Notes on 14 December 2023 (the **Optional Redemption Date**), pursuant to Condition 9(B) (*Redemption at the option of the Issuer*) of the Notes;
- (b) written request has been made to the Financial Conduct Authority (the **FCA**) to cancel the listing of the Notes on the Official List maintained by the FCA with effect from the Optional Redemption Date; and
- (c) the Exchange has been requested to cancel the admission of the Notes to trading on the Exchange with effect from the Optional Redemption Date.

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

**For further information please contact:**

<u>Investors and Analysts</u>	
Richard Smith	07748 399303
Head of Investor Relations	richard.smith@virginmoney.com
<u>Company Secretary</u>	
Lorna McMillan	07834 585436
Group Company Secretary	lorna.mcmillan@virginmoney.com
<u>Media Relations</u>	
Press Office	0800 066 5998
	press.office@virginmoney.com

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