



VIRGIN MONEY UK PLC
(Company)

LEI: 213800ZK9VGCYYR6O495

12 December 2023

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

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

On 11 December 2023 the Director and PDMR set out in the table below received ordinary shares in the Company and a portion of the shares received were automatically sold 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 shares released are the deferred tranches of the 2019 and 2020 LTIP Awards granted in December 2019 and 2020 respectively. In line with the requirements of the PRA Remuneration Code, the LTIP awards are subject to a 12 month holding period.

VESTING UNDER A DEP COMMENCEMENT AWARD

Also on 11 December 2023, Syreeta Brown, a PDMR of the Company, received ordinary shares in the Company and a portion of the shares received were automatically sold to cover her tax liability 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 shares released are a deferred tranche of the DEP Commencement Award granted in December 2021.

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

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

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	1) Vesting of the 2019 LTIP 2) Vesting of the 2020 LTIP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>81,084</td></tr><tr><td>Nil-consideration</td><td>133,852</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	81,084	Nil-consideration	133,852
Price(s)	Volume(s)								
Nil-consideration	81,084								
Nil-consideration	133,852								
d)	Aggregated information								
	- Aggregated volume	214,936							
	- Price	Nil-consideration							
e)	Date of the transaction	11 December 2023							
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)							
5	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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2019 LTIP 2) vesting of the 2020 LTIP							
c)	Price(s) and volume(s)								

		Price(s)	Volume(s)	
		£1.518095	38,244	
		£1.518095	63,131	
d)	Aggregated information - Aggregated volume - Price	101,375 £1.518095		
e)	Date of the transaction	All transactions took place on 11 December 2023		
f)	Place of the transaction	London / London Stock 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	
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030	
b)	Nature of the transaction	1) Vesting of the 2019 LTIP 2) Vesting of the 2020 LTIP	
c)	Price(s) and volume(s)	Price(s)	Volume(s)

		Nil-consideration	32,288							
		Nil-consideration	53,300							
d)	Aggregated information - Aggregated volume - Price	85,588 Nil-consideration								
e)	Date of the transaction	11 December 2023								
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)								
5	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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030								
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2019 LTIP 2) vesting of the 2020 LTIP								
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.518095</td><td>15,229</td></tr><tr><td>£1.518095</td><td>25,139</td></tr></table>			Price(s)	Volume(s)	£1.518095	15,229	£1.518095	25,139
Price(s)	Volume(s)									
£1.518095	15,229									
£1.518095	25,139									
d)	Aggregated information - Aggregated volume - Price	40,368 £1.518095								
e)	Date of the transaction	All transactions took place on 11 December 2023								
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)								

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Syreeta Brown

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	Vesting of the 2021 DEP Commencement Award					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>11,366</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	11,366
Price(s)	Volume(s)						
Nil-consideration	11,366						
d)	Aggregated information - Aggregated volume - Price	n/a					
e)	Date of the transaction	11 December 2023					
f)	Place of the transaction	London / London 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 £0.10 each					
	Identification code	GB00BD6GN030					
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for the vesting of the 2021 DEP Commencement Award					

c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.518095</td><td>5,361</td></tr></table>	Price(s)	Volume(s)	£1.518095	5,361	
Price(s)	Volume(s)						
£1.518095	5,361						
d)	Aggregated information - Aggregated volume - Price	n/a n/a					
e)	Date of the transaction	All transactions took place on 11 December 2023					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					