

## Need assistance?



**Phone:**

1800 764 308 (within Australia)  
+61 3 9415 4142 (outside Australia)



**Online:**

[www.investorcentre.com/contact](http://www.investorcentre.com/contact)

VUK

MR SAM SAMPLE  
FLAT 123  
123 SAMPLE STREET  
THE SAMPLE HILL  
SAMPLE ESTATE  
SAMPLEVILLE VIC 3030

## Virgin Money UK PLC Annual General Meeting ('the AGM')

In accordance with the amendments to the Corporations Act 2001 (Cth), we will not be posting to you a copy of the Notice of the 2024 AGM (the 'Notice of Meeting') unless you have specifically requested one. Details of where you can access the Notice of Meeting and lodge your voting instruction are contained in this letter.

### Meeting date

The Virgin Money UK PLC (the 'Company') AGM will be held on Friday 1 March 2024 at 9.00am (GMT).

### 2023 Annual Report and Accounts

The Company's Annual Report and Accounts are available on our website at <https://www.virginmoneyukplc.com/investor-relations/results-and-reporting/annual-reports/>

### Notice of Meeting

The Company's Notice of Meeting is available at <https://www.virginmoneyukplc.com/investorrelations/shareholder-information/shareholder-meetings/>

### Make Your Vote Count

To lodge your voting instructions and access the Notice of Meeting and other meeting documentation visit [www.investorvote.com.au](http://www.investorvote.com.au) and use the below information:



**Control Number: 999999**

**SRN/HIN: I9999999999**

**PIN: 99999**



**PLEASE NOTE:** For security reasons it is important that you keep your SRN/HIN confidential.

For Intermediary Online subscribers (custodians) go to [www.intermediaryonline.com](http://www.intermediaryonline.com)

For your voting instructions (including any proxy appointment) to be effective they must be received by 8.00pm (AEDT) on Wednesday 28 February 2024. Instructions on how to lodge your voting instructions are detailed on the enclosed form.

The number of CDIs you hold as at 11.00pm (AEDT) on Wednesday 28 February 2024 will determine how many votes you can exercise.

## Your Communications

We strongly encourage all our shareholders and CDI holders to provide an email address to receive their communications electronically.

By choosing to receive notifications by email you'll have access to Company information more quickly and securely. In addition, electronic communication reduces printing and supports our commitment to manage our business in a sustainable way.



### PROVIDE YOUR DETAILS ONLINE

1. Go online to [www.computershare.com.au/investor](http://www.computershare.com.au/investor)
2. For your security you will be required to register, which simply means entering your Securityholder Reference Number (SRN) or Holder Identification Number (HIN) detailed on this letter and creating a User ID and a password
3. Upon registering, you will be navigated to the main home page. Click the 'My Profile' button
4. Click on the 'Update' button located under 'Communication Preferences'
5. Enter the relevant information - email address - and click 'Submit'

Yours faithfully

Lorna F. McMillan  
Group Company Secretary

Registered office:  
Virgin Money UK PLC  
Jubilee House  
Gosforth  
Newcastle upon Tyne  
NE3 4PL

Registered in England and Wales - No. 9595911  
ARBN 609 948 281 (Australia)

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## YOUR VOTE IS IMPORTANT

For your vote to be effective it must be received by **8:00pm (AEDT) on Wednesday 28 February 2024.**

## CDI Voting Instruction Form - Annual General Meeting to be held on Friday 1 March 2024

### Exercising your voting rights - choose one option

**Option A: I/We don't want to attend the meeting and vote; I/We would like CHES Depositary Nominees Pty Limited (CDN) to vote on my behalf.**

If you would like to appoint CDN to vote on your behalf at the meeting please:

- insert an 'X' in the box at 'Option A';
- mark how you wish CDN to vote (by marking the 'For', 'Against' or 'Vote Withheld' box for each resolution); and
- sign and return the form per the instructions.

**Option B: I/We want CDN to appoint myself or another person as its proxy.**

If you would like CDN to appoint you, the Chair of the Meeting or another person to act as a proxy please insert an 'X' in the box at 'Option B' and insert your name or the name of the person you wish to appoint in the box below. However, if you wish to appoint the Chair of the Meeting please leave this box blank.

You can direct the appointed proxy how to vote (by marking the 'For', 'Against' or 'Vote Withheld' box for each resolution).

Once you have completed the form, sign and return it per the instructions.

It's worth highlighting that if you appoint the Chair as proxy but do not direct them on how to vote, their current intention (at the date this form is printed) is to vote in favour of each of the proposed resolutions but there is the possibility that this may change in exceptional circumstances.

**Section C - Voting Directions**

Whether voting yourself or directing a CDN or proxy to vote on your behalf, please mark the 'For', 'Against' or 'Vote Withheld' box for each resolution with an 'X'.

Don't wish to vote on certain resolutions? Simply choose the "Vote Withheld" option on the form. But remember, this is not a vote in law and will not be counted in the calculation of votes "For" and "Against" a resolution.

**Signing Instructions for mail Submissions**

**Individual:** for CDIs held in one name, the holder should sign the first box

**Joint Holders:** for CDIs held in more than one name, the holders should sign the relevant number of boxes

**Power of Attorney:** if you are signing as an attorney, sign the first box and attach a certified copy of the Power of Attorney to this form if this has not already been lodged with the registry.

**Companies:** if you are signing as a sole director and you are also the sole company secretary sign the first box. If the company does not have a company secretary a sole director can sign the first box alone. For all other companies the form must be signed by a director together with either another director or a company secretary in the second and third boxes, updating the title for box three as appropriate.

Capitalised terms used in this form have the meaning giving to them in the Virgin Money UK PLC Notice of Annual General Meeting.

### Lodge your voting instruction: **XX**

**Online:**

Lodge your voting instruction online at [www.investorvote.com.au](http://www.investorvote.com.au) using your secure access information or use your mobile device to scan the personalised QR code.

Your secure access information is

**Control Number: 999999****SRN/HIN: I9999999999****PIN: 99999**

For Intermediary Online subscribers (custodians) go to [www.intermediaryonline.com](http://www.intermediaryonline.com)

**By Mail:**

Computershare Investor Services Pty Limited  
GPO Box 242  
Melbourne VIC 3001  
Australia

**By Fax:**

1800 783 447 within Australia or  
+61 3 9473 2555 outside Australia



**PLEASE NOTE:** For security reasons it is important that you keep your SRN/HIN confidential.

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☐ **Change of address.** If your address is incorrect, mark this box and make the correction in the space to the left. CDI holders sponsored by a broker (reference number commences with 'X') should advise their broker of any changes.



I 9999999999 I ND

**CDI Voting Instruction Form** Please mark ☒ to indicate your directions

I/We, being a CDI holder, hereby instruct CHESS Depository Nominees Pty Limited (CDN) as follows (please mark the boxes below in accordance with the instructions on the front of this form): **XX**

**Option A** ☐ **Option B** ☐ **To appoint the Chair of the Meeting or the person named below as its proxy**

To vote on my/our behalf on the resolutions in accordance with the directions below **OR**

for/at the Annual General Meeting ('the Meeting') of Virgin Money UK PLC ('the Company') to be held on Friday 1 March 2024 at 9.00am (GMT) and at any adjournment of the Meeting. CDN will instruct its proxy (if applicable) to vote on the resolutions proposed at the Meeting in accordance with the following directions. Where no direction is given, the proxy may (to the extent they are permitted to attend the Meeting) vote as they see fit or abstain in relation to the proposed resolution. In addition, the proxy can vote as they see fit, or abstain, on any other business of the Meeting, including amendments to resolutions, and at any adjournment of the Meeting. If you do not select an option above, and this CDI Voting Instruction Form has been validly signed, then you will be deemed to have marked Option B and instructed CDN to appoint the Chair of the Meeting as its proxy.

**C Voting directions - please mark 'X' to indicate your directions**

Ordinary Resolutions	For	Against	Vote Withheld	Special Resolutions	For	Against	Vote Withheld
1 To receive the reports of the Directors and auditors and the audited financial statements of the Company for the year ended 30 September 2023.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 To authorise the Directors to disapply statutory pre-emption rights in respect of 5% of the Company's issued share capital.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 To approve the Directors' remuneration report as set out in the Company's Annual Report and Accounts for the year ended 30 September 2023, as supplemented by the note to resolution 2 in the Notice of AGM.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	17 To authorise the Directors to disapply statutory pre-emption rights in respect of an additional 5% of the Company's issued share capital.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 To declare a final dividend of 2p per ordinary share in the Company in respect of the year ended 30 September 2023.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>Ordinary Resolution</b>			
4 To re-elect Clifford Abrahams as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 To authorise the Directors to allot equity securities in connection with AT1 Securities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 To re-elect David Bennett as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>Special Resolutions</b>			
6 To elect Lucinda Charles-Jones as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	19 To authorise the Directors to disapply statutory pre-emption rights in respect of any issue of further AT1 Securities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 To re-elect David Duffy as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20 To permit the Company to purchase its own shares.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 To re-elect Geeta Gopalan as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	21 To permit the Company to enter into a contingent purchase contract between the Company and Citigroup Global Markets Australia Pty Limited (Citi) for the purchase by Citi, at the direction of the Company, of CHESS Depository Interests (CDIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 To re-elect Elena Novokreshchenova as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22 To permit the Company to enter into a contingent purchase contract between the Company and Goldman Sachs International (Goldman Sachs) for the purchase by Goldman Sachs, at the direction of the Company, of CHESS Depository Interests (CDIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10 To re-elect Darren Pope as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	23 To permit the Company to enter into a contingent purchase contract between the Company and J.P. Morgan Securities Australia Limited (J.P. Morgan) for the purchase by J.P. Morgan, at the direction of the Company, of CHESS Depository Interests (CDIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 To re-elect Tim Wade as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	24 To permit the Company to enter into a contingent purchase contract between the Company and Morgan Stanley Australia Securities Limited (Morgan Stanley) for the purchase by Morgan Stanley, at the direction of the Company, of CHESS Depository Interests (CDIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 To re-elect Sara Weller CBE as a Director of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 To permit the Company to enter into a contingent purchase contract between the Company and UBS AG London Branch (UBS) for the purchase by UBS, at the direction of the Company, of CHESS Depository Interests (CDIs).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 To appoint PricewaterhouseCoopers LLP as auditors of the Company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>Ordinary Resolution</b>			
14 To authorise the Audit Committee to determine the remuneration of the auditors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	26 To authorise the Company to make political donations and incur political expenditure.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 To authorise the Directors to allot shares.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**SIGN** **Signatures - please sign in the boxes below** *This section must be completed.*

Individual or first CDI holder	CDI holder 2	CDI holder 3
<input type="text"/>	<input type="text"/>	<input type="text"/>
Sole director and sole company secretary	Director	Director/company secretary
Contact Name	Contact Daytime Telephone	Date / /