

VIRGIN MONEY UK PLC (Company)

LEI: 213800ZK9VGCYYR6O495

21 December 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)

On 20 December 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 shares released are deferred tranches of awards relating to the 2017 LTIP Award, granted in November 2017, 2018 LTIP Award, granted in December 2018, and the 2017 DEP Award, granted in November 2017. Half of the shares released under the 2018 LTIP Award are subject to a 12 month holding period in line with the requirements of the PRA Remuneration Code.

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, emission allowance market participant, auction platform, auctioneer or auction monitor						
a)	Name	Virgin Money UK PLC					
b)	LEI 213800ZK9VGCYYR6O495						

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

4		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	GB00E	BD6GN030		
b)	Nature of the transaction	2) Ves	ting of the 2017 LTIP ting of the 2018 LTIP ting of the 2017 DEP		
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	Nil-Consideration	8,786	
		2)	Nil-Consideration	137,090	
		3)	Nil-Consideration	13,273	
d)	Aggregated information				
	- Aggregated volume	159,14	9		
	- Price	Nil-cor	nsideration		
e)	Date of the transaction	20 Dec	cember 2021		
f)	Place of the transaction	Londo	n / London Stock Exch	nange (LON:LSE)	
5	Details of the transaction(s): instrument; (ii) each type of where transactions have been	transad	ction; (iii) each date;		
a)	Description of the financial instrument, type of instrument	Ordin	ary shares of £0.10 ea	ach	
	Identification code	GB00	BD6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for: 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP 3) Vesting of the 2017 DEP			
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	£1.6435	4,144	

		2)	£1.6435	64,659	
		3)	£1.6435	6,261	
d)	Aggregated information				
	- Aggregated volume	75,064			
	- Price	£1.643	5		
e)	Date of the transaction	All transactions took place on 20 December 2021			
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)			

1	Details of the person disch associated	rging managerial responsibilities / person closely				
a)	Name	Fraser Ingram	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 moni	sion allowance market participation	ant, auction platform,			
a)	Name	Virgin Money UK PLC				
b)	LEI	213800ZK9VGCYYR6O495				
4		s): section to be repeated for (i) f transaction; (iii) each date; a een conducted				
	instrument; (ii) each type o	f transaction; (iii) each date; a	nd (iv) each place			
	instrument; (ii) each type of where transactions have be Description of the financial instrument, type of	f transaction; (iii) each date; a een conducted	nd (iv) each place			
a)	instrument; (ii) each type of where transactions have been been been been been been been be	f transaction; (iii) each date; a een conducted Ordinary shares of £0.10 each	nd (iv) each place			
a) b)	instrument; (ii) each type of where transactions have been been been been been been been be	f transaction; (iii) each date; a een conducted Ordinary shares of £0.10 each GB00BD6GN030 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP	nd (iv) each place			

		2)	Nil-Consideration	20,817		
d)	Aggregated information					
	- Aggregated volume	23,853				
	- Price	Nil-con	sideration			
e)	Date of the transaction	20 Dec	ember 2021			
f)	Place of the transaction	London	/ London Stock Exch	nange (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	Ordina	ary shares of £0.10 ea	ach		
	Identification code	GB00I	BD6GN030			
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for: 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP				
c)	Price(s) and volume(s)		Drice (a)	Maluma (a)	_	
			Price(s)	Volume(s)		
		1)	£1.6435	1,463		
		2)	£1.6435	10,027		
d)	Aggregated information					
	- Aggregated volume	11,490				
	- Price	£1.6435				
e)	Date of the transaction	All trai	nsactions took place o	on 20 December 2021		
f)	Place of the transaction	Londo	n / London Stock Exc	hange (LON:LSE)		
_	Dotails of the person discha					

1	Details of the person discharging managerial responsibilities / person closely associated						
a)	Name	Fergus Murphy					
2	Reason for the notification						
a)	Position/status	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 Mone	y UK PLC			
b)	LEI	213800ZK9	VGCYYR6O495			
4	Details of the transaction(s): instrument; (ii) each type of where transactions have bee	ransaction	(iii) each date;			
a)	Description of the financial instrument, type of instrument	Ordinary sh	ares of £0.10 ea	ch		
	Identification code	GB00BD6G	N030			
b)	Nature of the transaction	1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP 3) Vesting of the 2017 DEP				
c)	Price(s) and volume(s)	1) Nil- 2) Nil-	Consideration Consideration Consideration	Volume(s) 4,124 45,540 273		
d)	- Aggregated volume	49,937	ation			
- \	- Price	Nil-consider				
e)	Date of the transaction	20 Decemb		(1.0)(1.05)		
f)	Place of the transaction			hange (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 s	nares of £0.10 e	ach		
	Identification code	GB00BD60	GN030			

b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for: 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP 3) Vesting of the 2017 DEP			
c)	Price(s) and volume(s)	1)	Price(s)	Volume(s)	
		1)	£1.6435	2,153	
		2)	£1.6435	23,763	
		3)	£1.6435	155	
d)	Aggregated information		L		
	- Aggregated volume	26,071			
	- Price	£1.6435			
e)	Date of the transaction	All transactions took place on 20 December 2021			
f)	Place of the transaction	Londo	n / London Stock Excha	nge (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, 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					
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 2017 LTIP 2) Vesting of the 2018 LTIP			
c)	Price(s) and volume(s)	Price(s) Volume(s)			
		1)	Nil-Consideration	2,914	
		2)	Nil-Consideration	36,650	
d)	Aggregated information				
	- Aggregated volume	39,564			
	- Price	Nil-con	sideration		
e)	Date of the transaction	20 Dec	ember 2021		
f)	Place of the transaction	Londor	ı / London Stock Exch	ange (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	Ordina	ary shares of £0.10 ea	nch	
	Identification code	GB00	BD6GN030		
b)	Nature of the transaction	1) Ves	s sold to cover tax lial sting of the 2017 LTIP sting of the 2018 LTIP	oilities and sale costs for:	
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	£1.6435	1,404	
		2)	£1.6435	17,654	
d)	Aggregated information				
	- Aggregated volume	19,058			
	- Price	£1.643	35		
e)	Date of the transaction	All tra	nsactions took place of	on 20 December 2021	
f)	Place of the transaction	Londo	n / London Stock Exc	hange (LON:LSE)	

1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name	James	James Peirson			
2	Reason for the notification					
a)	Position/status	PDMR				
b)	Initial notification /Amendment	Initial I	Notification			
3	Details of the issuer, emiss auctioneer or auction moni		wance market partic	ipant, auction platform,		
a)	Name	Virgin	Money UK PLC			
b)	LEI	21380	0ZK9VGCYYR6O495			
4		f transac	 : 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	Ordina	Ordinary shares of £0.10 each			
	Identification code	GB00E	BD6GN030			
b)	Nature of the transaction		ting of the 2017 LTIP ting of the 2018 LTIP			
c)	Price(s) and volume(s)		Price(s)	Volume(s)		
			File(s)	Volume(s)		
		1)	Nil-Consideration	4,163		
		2)	Nil-Consideration	44,540		
d)	Aggregated information					
	- Aggregated volume	48,703	3			
	- Price	Nil-consideration				
e)	Date of the transaction	20 Dec	cember 2021			
f)	Place of the transaction	Londo	n / London Stock Excl	hange (LON:LSE)		
5	Details of the transaction(s instrument; (ii) each type o where transactions have be	f transa	ction; (iii) each date;			

a)	Description of the financial instrument, type of instrument	Ordinary shares of £0.10 each			
	Identification code	GB00B	D6GN030		
b)	Nature of the transaction	Shares sold to cover tax liabilities and sale costs for: 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP			
c)	Price(s) and volume(s)				
			Price(s)	Volume(s)	
		1)	£1.6435	1,964	
		2)	£1.6435	21,007	
d)	Aggregated information				
	- Aggregated volume	22,971			
	- Price	£1.6435			
e)	Date of the transaction	All transactions took place on 20 December 2021			
f)	Place of the transaction	Londor	n / London Stock Exchar	nge (LON:LSE)	

1	Details of the person disch associated	arging managerial responsibilities / person closely	
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	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 2017 LTIP 2) Vesting of the 2018 LTIP 3) Vesting of the 2017 DEP			
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	Nil-Consideration	3,997	
		2)	Nil-Consideration	48,794	
		3)	Nil-Consideration	2,049	
d)	Aggregated information				
	- Aggregated volume	54,840			
	- Price	Nil-con	sideration		
e)	Date of the transaction	20 December 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 for: 1) Vesting of the 2017 LTIP 2) Vesting of the 2018 LTIP 3) Vesting of the 2017 DEP			
c)	Price(s) and volume(s)		Price(s)	Volume(s)	
		1)	£1.6435	1,886	
		2)	£1.6435	23,013	
		,		·	
		3)	£1.6435	976	
d)	Aggregated information				

	- Aggregated volume	25,875
	- Price	£1.6435
e)	Date of the transaction	All transactions took place on 20 December 2021
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)