

VIRGIN MONEY UK PLC
(Company)

LEI: 213800ZK9VGCYYR6O495

21 June 2022

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

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

The Company announces that on 20 June 2022 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 four 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, 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	

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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030				
b)	Nature of the transaction	Vesting of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-Consideration</td><td>8,983</td></tr></table>	Price(s)	Volume(s)	Nil-Consideration	8,983
Price(s)	Volume(s)					
Nil-Consideration	8,983					
d)	Aggregated information	N/A				
e)	Date of the transaction	20 June 2022				
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 of the 4 year deferral of the 2017 LTIP award that was subject to a further six month regulatory hold period.				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>4,351</td></tr></table>	Price(s)	Volume(s)	£1.265041	4,351
Price(s)	Volume(s)					
£1.265041	4,351					
d)	Aggregated information - Aggregated volume - Price	N/A				
e)	Date of the transaction	All transactions took place on 20 June 2022				
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030					
b)	Nature of the transaction	Vesting of the 4 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)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-Consideration</td><td>13,571</td></tr></table>		Price(s)	Volume(s)	Nil-Consideration	13,571
Price(s)	Volume(s)						
Nil-Consideration	13,571						
d)	Aggregated information	N/A					
e)	Date of the transaction	20 June 2022					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					
7	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 of the 4 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)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>6,572</td></tr></table>		Price(s)	Volume(s)	£1.265041	6,572
Price(s)	Volume(s)						
£1.265041	6,572						
d)	Aggregated information - Aggregated volume - Price	N/A					
e)	Date of the transaction	All transactions took place on 20 June 2022					

f)	Place of the transaction	London / London Stock 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, 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	Vesting of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.				
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>Nil-Consideration</td><td>3,104</td></tr> </table>	Price(s)	Volume(s)	Nil-Consideration	3,104
Price(s)	Volume(s)					
Nil-Consideration	3,104					
d)	Aggregated information	N/A				
e)	Date of the transaction	20 June 2022				
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 of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>1,545</td></tr></table>	Price(s)	Volume(s)	£1.265041	1,545
Price(s)	Volume(s)					
£1.265041	1,545					
d)	Aggregated information - Aggregated volume - Price	N/A				
e)	Date of the transaction	All transactions took place on 20 June 2022				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Fergus Murphy
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	Vesting of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-Consideration</td><td>4,217</td></tr></table>		Price(s)	Volume(s)	Nil-Consideration	4,217
Price(s)	Volume(s)						
Nil-Consideration	4,217						
d)	Aggregated information	N/A					
e)	Date of the transaction	20 June 2022					
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 of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>2,251</td></tr></table>		Price(s)	Volume(s)	£1.265041	2,251
Price(s)	Volume(s)						
£1.265041	2,251						
d)	Aggregated information - Aggregated volume - Price	N/A					
e)	Date of the transaction	All transactions took place on 20 June 2022					
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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030					
b)	Nature of the transaction	Vesting of the 4 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)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-Consideration</td><td>280</td></tr></table>		Price(s)	Volume(s)	Nil-Consideration	280
Price(s)	Volume(s)						
Nil-Consideration	280						
d)	Aggregated information	N/A					
e)	Date of the transaction	20 June 2022					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					
7	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 of the 4 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)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>165</td></tr></table>		Price(s)	Volume(s)	£1.265041	165
Price(s)	Volume(s)						
£1.265041	165						
d)	Aggregated information - Aggregated volume - Price	N/A					
e)	Date of the transaction	All transactions took place on 20 June 2022					

f)	Place of the transaction	London / London Stock Exchange (LON:LSE)
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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	Ordinary shares of £0.10 each					
	Identification code	GB00BD6GN030					
b)	Nature of the transaction	Vesting of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.					
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>Nil-Consideration</td><td>4,257</td></tr> </table>		Price(s)	Volume(s)	Nil-Consideration	4,257
Price(s)	Volume(s)						
Nil-Consideration	4,257						
d)	Aggregated information	N/A					
e)	Date of the transaction	20 June 2022					
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 of the 4 year deferral tranche of the 2017 LTIP award that was subject to a further six month regulatory hold period.					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.265041</td><td>2,070</td></tr></table>		Price(s)	Volume(s)	£1.265041	2,070
Price(s)	Volume(s)						
£1.265041	2,070						
d)	Aggregated information - Aggregated volume - Price	N/A					
e)	Date of the transaction	All transactions took place on 20 June 2022					
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)					