

VIRGIN MONEY UK PLC
(Company)

LEI: 213800ZK9VGCYYR6O495

12 December 2022

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

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

The Company announces that on 9 December 2022 the following Directors and PDMRs were granted the awards noted below under the Company's LTIP and DEP.

The number of rights awarded was based on the middle market share price the day prior to grant being £1.7675, discounted for deferred awards to reflect the absence of dividend equivalents during the deferral period.

The 2022 LTIP share awards in the form of rights to acquire Ordinary Shares of £0.10 each in the Company, subject to a three-year performance period with vesting between the third and seventh anniversary of the award, on a pro-rata basis.

The 2022 DEP upfront share bonus awards in the form of rights to acquire Ordinary Shares of £0.10 each in the Company will vest immediately and be subject to a 12 month holding period in line with the requirements of the PRA Remuneration Code. For Fraser Ingram and Fergus Murphy's awards a portion of shares will vest immediately with the remaining shares vesting between the third and seventh anniversary of the award, on a pro-rata basis.

Summary of Awards

Executive Directors	Number of shares awarded under the 2022 LTIP	Number of shares awarded under the 2022 DEP
David Duffy	1,337,130	131,483
Clifford Abrahams	782,100	80,684

PDMRs	Number of shares awarded under the 2022 LTIP	Number of shares awarded under the 2022 DEP
Syreeta Brown	344,200	36,775
Hugh Chater	684,340	80,622
Fraser Ingram	-	65,232
Fergus Murphy	-	69,889
James Peirson	328,878	36,775
Susan Poot	441,710	38,189

VESTINGS UNDER THE DEP AND LTIP

On 9 December 2022 the following Directors and PDMRs 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 2022 DEP Awards granted in December 2022 and a deferred tranche of the 2019 LTIP granted in December 2019. In line with the requirements of the PRA Remuneration Code, the DEP awards and 50% of the net 2019 LTIP awards are subject to a 12 month holding period.

VESTING UNDER A DEP COMMENCEMENT AWARD

On 9 December 2022, 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 2021 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
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) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>1,337,130</td></tr><tr><td>Nil-consideration</td><td>131,483</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	1,337,130	Nil-consideration	131,483
Price(s)	Volume(s)								
Nil-consideration	1,337,130								
Nil-consideration	131,483								
d)	Aggregated information - Aggregated volume - Price	1,468,613 Nil-consideration							
e)	Date of the transaction	9 December 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	1) Vesting of the 2022 DEP 2) Vesting of the 2019 LTIP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>131,483</td></tr><tr><td>Nil-consideration</td><td>81,084</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	131,483	Nil-consideration	81,084
Price(s)	Volume(s)								
Nil-consideration	131,483								
Nil-consideration	81,084								
d)	Aggregated information - Aggregated volume - Price	212,567 Nil-consideration							
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) vesting of the 2019 LTIP						
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>62,015</td></tr><tr><td>£1.760134</td><td>38,244</td></tr></table>	Price(s)	Volume(s)	£1.760134	62,015	£1.760134	38,244
Price(s)	Volume(s)							
£1.760134	62,015							
£1.760134	38,244							
d)	Aggregated information - Aggregated volume - Price	100,259 £1.760134						
e)	Date of the transaction	All transactions took place on 9 December 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	Clifford Abrahams
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								
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of £0.10 each GB00BD6GN030							
b)	Nature of the transaction	1) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>782,100</td></tr><tr><td>Nil-consideration</td><td>80,684</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	782,100	Nil-consideration	80,684
Price(s)	Volume(s)								
Nil-consideration	782,100								
Nil-consideration	80,684								
d)	Aggregated information - Aggregated volume - Price	862,784 Nil-consideration							
e)	Date of the transaction	9 December 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	Vesting of the 2022 DEP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>80,684</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	80,684		
Price(s)	Volume(s)								
Nil-consideration	80,684								
d)	Aggregated information	N/A							

e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the vesting of the 2022 DEP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>38,055</td></tr></table>	Price(s)	Volume(s)	£1.760134	38,055
Price(s)	Volume(s)					
£1.760134	38,055					
d)	Aggregated information	N/A				
e)	Date of the transaction	All transactions took place on 9 December 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	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 Identification code	Ordinary shares of £0.10 each GB00BD6GN030						
b)	Nature of the transaction	1) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP						
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>344,200</td></tr><tr><td>Nil-consideration</td><td>36,775</td></tr></table>	Price(s)	Volume(s)	Nil-consideration	344,200	Nil-consideration	36,775
Price(s)	Volume(s)							
Nil-consideration	344,200							
Nil-consideration	36,775							
d)	Aggregated information - Aggregated volume - Price	380,975 Nil-consideration						
e)	Date of the transaction	9 December 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	1) Vesting of the 2022 DEP 2) 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>36,775</td></tr><tr><td>Nil-consideration</td><td>14,473</td></tr></table>	Price(s)	Volume(s)	Nil-consideration	36,775	Nil-consideration	14,473
Price(s)	Volume(s)							
Nil-consideration	36,775							
Nil-consideration	14,473							
d)	Aggregated information - Aggregated volume - Price	51,248 £1.760134						

e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) 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>£1.760134</td><td>17,345</td></tr><tr><td>£1.760134</td><td>6,827</td></tr></table>		Price(s)	Volume(s)	£1.760134	17,345	£1.760134	6,827
Price(s)	Volume(s)								
£1.760134	17,345								
£1.760134	6,827								
d)	Aggregated information - Aggregated volume - Price	24,172 £1.760134							
e)	Date of the transaction	All transactions took place on 9 December 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	Hugh Chater
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) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>684,340</td></tr><tr><td>Nil-consideration</td><td>80,622</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	684,340	Nil-consideration	80,622
Price(s)	Volume(s)								
Nil-consideration	684,340								
Nil-consideration	80,622								
d)	Aggregated information - Aggregated volume - Price	764,962 Nil-consideration							
e)	Date of the transaction	9 December 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	1) Vesting of the 2022 DEP 2) Vesting of the 2019 LTIP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>80,622</td></tr><tr><td>Nil-consideration</td><td>35,840</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	80,622	Nil-consideration	35,840
Price(s)	Volume(s)								
Nil-consideration	80,622								
Nil-consideration	35,840								

d)	Aggregated information - Aggregated volume - Price	116,462 £1.760134						
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) vesting of the 2019 LTIP						
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>38,026</td></tr><tr><td>£1.760134</td><td>16,904</td></tr></table>	Price(s)	Volume(s)	£1.760134	38,026	£1.760134	16,904
Price(s)	Volume(s)							
£1.760134	38,026							
£1.760134	16,904							
d)	Aggregated information - Aggregated volume - Price	54,930 £1.760134						
e)	Date of the transaction	All transactions took place on 9 December 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	1) Grant in relation to the 2022 DEP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>65,232</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	65,232
Price(s)	Volume(s)						
Nil-consideration	65,232						
d)	Aggregated information	N/A					
e)	Date of the transaction	9 December 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	1) Vesting of the 2022 DEP 2) Vesting of the 2019 LTIP					
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>23,762</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	23,762
Price(s)	Volume(s)						
Nil-consideration	23,762						

		Nil-consideration	30,178							
d)	Aggregated information - Aggregated volume - Price	53,940 £1.760134								
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) vesting of the 2019 LTIP								
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>11,446</td></tr><tr><td>£1.760134</td><td>14,537</td></tr></table>			Price(s)	Volume(s)	£1.760134	11,446	£1.760134	14,537
Price(s)	Volume(s)									
£1.760134	11,446									
£1.760134	14,537									
d)	Aggregated information - Aggregated volume - Price	25,983 £1.760134								
e)	Date of the transaction	All transactions took place on 9 December 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	1) Grant in relation to the 2022 DEP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>69,889</td></tr></table>	Price(s)	Volume(s)	Nil-consideration	69,889
Price(s)	Volume(s)					
Nil-consideration	69,889					
d)	Aggregated information	N/A				
e)	Date of the transaction	9 December 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	1) Vesting of the 2022 DEP 2) Vesting of the 2019 LTIP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td></td><td></td></tr></table>	Price(s)	Volume(s)		
Price(s)	Volume(s)					

		Nil-consideration	25,459							
		Nil-consideration	26,408							
d)	Aggregated information - Aggregated volume - Price	51,867 £1.760134								
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) vesting of the 2019 LTIP								
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>12,519</td></tr><tr><td>£1.760134</td><td>12,986</td></tr></table>			Price(s)	Volume(s)	£1.760134	12,519	£1.760134	12,986
Price(s)	Volume(s)									
£1.760134	12,519									
£1.760134	12,986									
d)	Aggregated information - Aggregated volume - Price	25,505 £1.760134								
e)	Date of the transaction	All transactions took place on 9 December 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	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) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP							
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>328,878</td></tr><tr><td>Nil-consideration</td><td>36,775</td></tr></table>		Price(s)	Volume(s)	Nil-consideration	328,878	Nil-consideration	36,775
Price(s)	Volume(s)								
Nil-consideration	328,878								
Nil-consideration	36,775								
d)	Aggregated information - Aggregated volume - Price	365,653 Nil-consideration							
e)	Date of the transaction	9 December 202							
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	1) Vesting of the 2022 DEP 2) Vesting of the 2019 LTIP						
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>36,775</td></tr><tr><td>Nil-consideration</td><td>32,288</td></tr></table>	Price(s)	Volume(s)	Nil-consideration	36,775	Nil-consideration	32,288
Price(s)	Volume(s)							
Nil-consideration	36,775							
Nil-consideration	32,288							
d)	Aggregated information - Aggregated volume - Price	 69,063 £1.760134						
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the: 1) vesting of the 2022 DEP 2) vesting of the 2019 LTIP						
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>17,345</td></tr><tr><td>£1.760134</td><td>15,229</td></tr></table>	Price(s)	Volume(s)	£1.760134	17,345	£1.760134	15,229
Price(s)	Volume(s)							
£1.760134	17,345							
£1.760134	15,229							
d)	Aggregated information - Aggregated volume - Price	 32,574 £1.760134						
e)	Date of the transaction	All transactions took place on 9 December 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	Susan Poot							
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) Grant in relation to the 2022 LTIP 2) Grant in relation to the 2022 DEP							
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>Nil-consideration</td> <td>441,710</td> </tr> <tr> <td>Nil-consideration</td> <td>38,189</td> </tr> </tbody> </table>		Price(s)	Volume(s)	Nil-consideration	441,710	Nil-consideration	38,189
Price(s)	Volume(s)								
Nil-consideration	441,710								
Nil-consideration	38,189								
d)	Aggregated information - Aggregated volume - Price	479,899 Nil-consideration							
e)	Date of the transaction	9 December 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	Vesting of the 2022 DEP				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>Nil-consideration</td><td>38,189</td></tr></table>	Price(s)	Volume(s)	Nil-consideration	38,189
Price(s)	Volume(s)					
Nil-consideration	38,189					
d)	Aggregated information	N/A				
e)	Date of the transaction	9 December 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	Shares sold to cover tax liabilities and sale costs for the vesting of the 2022 DEP.				
c)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>£1.760134</td><td>18,396</td></tr></table>	Price(s)	Volume(s)	£1.760134	18,396
Price(s)	Volume(s)					
£1.760134	18,396					
d)	Aggregated information	N/A				
e)	Date of the transaction	All transactions took place on 9 December 2022				
f)	Place of the transaction	London / London Stock Exchange (LON:LSE)				