

Virgin Money UK PLC
LEI: 213800ZK9VGCYYR6O495
ISIN: GB00BD6GN030
28 February 2023

Virgin Money UK PLC (the "Company") Transaction in Own Shares and CDIs

The Company announces that on 28 February 2023 it had purchased a total of (a) 0 of its ordinary shares of £0.10 each (the "**ordinary shares**") on the London Stock Exchange, Chi-X Europe and/or BATS Europe through the Company's broker Citigroup Global Markets Limited and (b) 554,346 CHESS Depositary Interests ("**CDIs**"), each representing one ordinary share, on the Australian Securities Exchange through the Company's broker Citigroup Global Markets Australia Pty Limited, in each case as detailed below. The repurchased ordinary shares (including the CDIs, once transmuted into ordinary shares) will be cancelled.

	London Stock Exchange	Chi-X Europe	BATS Europe	Australian Securities Exchange
Number of ordinary shares/CDIs purchased on 28 February 2023	0	0	0	554,346
Highest price paid (per ordinary share/CDI) on 28 February 2023	N/A	N/A	N/A	A\$3.1800
Lowest price paid (per ordinary share/CDI) on 28 February 2023	N/A	N/A	N/A	A\$3.1500
Volume weighted average price paid (per ordinary share/CDI)	N/A	N/A	N/A	A\$3.1618

The purchases form part of the Company's extended share buyback programme announced on 21 November 2022 (the "**Extended Buyback**") effected within the scope of the authority conferred on the Company at its February 2022 Annual General Meeting. The Extended Buyback start date was 21 November 2022 and in the case of Shares bought back in the UK, the Extended Buyback completed on 8 December 2022 and, in the case of CDIs bought back in Australia, the end date is 2 May 2023 subject to approval by shareholders within the scope of the authority to be sought at the Company's 2023 Annual General Meeting.

The total number of ordinary shares and CDIs purchased up to and including the prior announcement was 77,811,279 being ordinary shares and CDIs purchased under the Company's share buyback programme announced on 30 June 2022 (the "**Initial Buyback**") and the Extended Buyback. As such, the Company has now bought back 78,365,625 ordinary shares and CDIs (in aggregate). In connection with the Extended Buyback the Company intends to repurchase up to £50 million of ordinary shares and CDIs (in aggregate).

Following settlement of the above purchases and cancellation of the purchased ordinary shares and CDIs, the Company's total number of ordinary shares in issue shall be 1,367,139,176.

In accordance with Article 5(1)(b) of Regulation (EU) No 596/2014 (the Market Abuse Regulation), as it forms part of Retained EU Law as defined in the European Union (Withdrawal) Act 2018, the detailed breakdown of individual trades made by Citigroup Global Markets Limited on behalf of the Company as part of the share buyback programme is set out below.

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

This announcement does not constitute, or form part of, an offer or solicitation of an offer for securities in any jurisdiction.

Announcement authorised for release by Lorna McMillan, Group Company Secretary.

For further information, please contact:

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Schedule of Purchases – Individual Transactions

On XLON, CHIX or BATE:

Issuer name	Virgin Money UK PLC
LEI	213800ZK9VGCYYR6O495
ISIN	GB00BD6GN030
Intermediary Name	Citigroup Global Markets Limited
Intermediary Code	SBILGB2L
Time zone	GMT+1
Currency	GBP

On ASX:

Issuer name	Virgin Money UK PLC
LEI	213800ZK9VGCYYR6O495
ISIN	AU00000064966
Intermediary Name	Citigroup Global Markets Australia Pty Limited
Time zone	GMT+10
Currency	AU\$

Number of CDIs	Price Per CDI	Trading venue	Date of transaction	Time of transaction
1,719	\$3.1700	ASX	28 February 2023	10:08:53
871	\$3.1700	ASX	28 February 2023	10:08:53
1,469	\$3.1700	ASX	28 February 2023	10:08:53
114	\$3.1700	ASX	28 February 2023	10:08:53
369	\$3.1700	ASX	28 February 2023	10:08:53
2,900	\$3.1700	ASX	28 February 2023	10:10:19
516	\$3.1700	ASX	28 February 2023	10:10:19
1,228	\$3.1700	ASX	28 February 2023	10:10:21
388	\$3.1700	ASX	28 February 2023	10:10:21
465	\$3.1700	ASX	28 February 2023	10:12:07
1,513	\$3.1700	ASX	28 February 2023	10:12:07
341	\$3.1700	ASX	28 February 2023	10:16:37
337	\$3.1700	ASX	28 February 2023	10:16:49
328	\$3.1700	ASX	28 February 2023	10:16:49
327	\$3.1700	ASX	28 February 2023	10:16:49
395	\$3.1700	ASX	28 February 2023	10:16:49

1,340	\$3.1700	ASX	28 February 2023	10:16:49
559	\$3.1600	ASX	28 February 2023	10:28:19
406	\$3.1600	ASX	28 February 2023	10:28:19
188	\$3.1600	ASX	28 February 2023	10:28:19
6,000	\$3.1600	ASX	28 February 2023	10:28:19
199	\$3.1600	ASX	28 February 2023	10:28:19
106	\$3.1600	ASX	28 February 2023	10:28:19
1,055	\$3.1600	ASX	28 February 2023	10:28:19
341	\$3.1600	ASX	28 February 2023	10:28:19
29	\$3.1600	ASX	28 February 2023	10:28:19
1,496	\$3.1600	ASX	28 February 2023	10:28:19
3,062	\$3.1600	ASX	28 February 2023	10:29:04
347	\$3.1600	ASX	28 February 2023	10:29:04
1,906	\$3.1600	ASX	28 February 2023	10:31:07
1,637	\$3.1800	ASX	28 February 2023	10:57:46
1,116	\$3.1800	ASX	28 February 2023	10:57:46
1,245	\$3.1800	ASX	28 February 2023	10:57:46
1,372	\$3.1800	ASX	28 February 2023	10:57:46
328	\$3.1800	ASX	28 February 2023	10:57:46
271	\$3.1800	ASX	28 February 2023	10:57:46
286	\$3.1800	ASX	28 February 2023	10:57:46
977	\$3.1800	ASX	28 February 2023	10:57:48
222	\$3.1700	ASX	28 February 2023	10:57:48
114	\$3.1700	ASX	28 February 2023	10:57:48
234	\$3.1700	ASX	28 February 2023	10:57:48
3,314	\$3.1700	ASX	28 February 2023	10:57:48
6,254	\$3.1700	ASX	28 February 2023	10:57:48
3,863	\$3.1700	ASX	28 February 2023	10:58:14
977	\$3.1700	ASX	28 February 2023	10:58:14
5,259	\$3.1700	ASX	28 February 2023	11:00:21
1,725	\$3.1700	ASX	28 February 2023	11:02:36
856	\$3.1700	ASX	28 February 2023	11:04:30
915	\$3.1700	ASX	28 February 2023	11:14:05
985	\$3.1700	ASX	28 February 2023	11:14:05
655	\$3.1700	ASX	28 February 2023	11:14:05
443	\$3.1700	ASX	28 February 2023	11:14:05

849	\$3.1700	ASX	28 February 2023	11:14:05
7,761	\$3.1600	ASX	28 February 2023	11:15:42
1,073	\$3.1600	ASX	28 February 2023	11:15:42
2,889	\$3.1500	ASX	28 February 2023	11:25:44
295	\$3.1500	ASX	28 February 2023	11:25:44
302	\$3.1500	ASX	28 February 2023	11:25:44
1,847	\$3.1500	ASX	28 February 2023	11:25:44
1,051	\$3.1500	ASX	28 February 2023	11:25:44
215	\$3.1500	ASX	28 February 2023	11:26:26
90	\$3.1500	ASX	28 February 2023	11:26:26
492	\$3.1500	ASX	28 February 2023	11:26:26
1,364	\$3.1500	ASX	28 February 2023	11:26:42
508	\$3.1500	ASX	28 February 2023	11:28:22
947	\$3.1500	ASX	28 February 2023	11:28:38
313	\$3.1500	ASX	28 February 2023	11:28:38
2,314	\$3.1500	ASX	28 February 2023	11:38:33
35	\$3.1500	ASX	28 February 2023	11:40:30
164	\$3.1500	ASX	28 February 2023	11:40:30
2,332	\$3.1500	ASX	28 February 2023	11:40:48
184	\$3.1500	ASX	28 February 2023	11:40:48
19	\$3.1500	ASX	28 February 2023	11:40:48
751	\$3.1500	ASX	28 February 2023	11:41:41
614	\$3.1500	ASX	28 February 2023	11:48:43
489	\$3.1500	ASX	28 February 2023	11:51:43
77	\$3.1500	ASX	28 February 2023	11:51:48
576	\$3.1500	ASX	28 February 2023	11:53:13
45	\$3.1500	ASX	28 February 2023	11:53:31
2,457	\$3.1500	ASX	28 February 2023	11:53:31
28	\$3.1500	ASX	28 February 2023	11:53:31
596	\$3.1500	ASX	28 February 2023	11:54:43
996	\$3.1500	ASX	28 February 2023	11:57:26
521	\$3.1500	ASX	28 February 2023	11:57:26
35	\$3.1500	ASX	28 February 2023	11:57:26
517	\$3.1500	ASX	28 February 2023	11:57:26
17	\$3.1500	ASX	28 February 2023	11:57:26
840	\$3.1500	ASX	28 February 2023	11:58:31

367	\$3.1500	ASX	28 February 2023	11:58:31
418	\$3.1500	ASX	28 February 2023	11:59:38
897	\$3.1500	ASX	28 February 2023	12:01:45
2,034	\$3.1500	ASX	28 February 2023	12:01:45
800	\$3.1500	ASX	28 February 2023	12:01:45
2,945	\$3.1600	ASX	28 February 2023	12:20:08
735	\$3.1600	ASX	28 February 2023	12:20:13
692	\$3.1600	ASX	28 February 2023	12:20:13
497	\$3.1600	ASX	28 February 2023	12:21:38
388	\$3.1600	ASX	28 February 2023	12:23:47
535	\$3.1600	ASX	28 February 2023	12:31:05
467	\$3.1600	ASX	28 February 2023	12:31:44
321	\$3.1600	ASX	28 February 2023	12:39:30
570	\$3.1600	ASX	28 February 2023	12:41:14
387	\$3.1600	ASX	28 February 2023	12:41:14
372	\$3.1600	ASX	28 February 2023	12:41:17
844	\$3.1600	ASX	28 February 2023	12:41:37
5,000	\$3.1700	ASX	28 February 2023	12:43:47
182	\$3.1700	ASX	28 February 2023	12:43:47
1,445	\$3.1700	ASX	28 February 2023	12:43:47
869	\$3.1700	ASX	28 February 2023	12:43:47
535	\$3.1700	ASX	28 February 2023	12:43:47
416	\$3.1700	ASX	28 February 2023	12:43:47
2,353	\$3.1600	ASX	28 February 2023	12:43:47
1,128	\$3.1700	ASX	28 February 2023	12:43:47
759	\$3.1700	ASX	28 February 2023	12:43:47
1,534	\$3.1600	ASX	28 February 2023	12:43:48
343	\$3.1600	ASX	28 February 2023	12:43:48
818	\$3.1600	ASX	28 February 2023	12:43:48
1,486	\$3.1600	ASX	28 February 2023	12:43:48
10	\$3.1600	ASX	28 February 2023	12:46:40
7,280	\$3.1600	ASX	28 February 2023	12:47:44
1,025	\$3.1600	ASX	28 February 2023	12:47:44
391	\$3.1700	ASX	28 February 2023	12:47:44
1,348	\$3.1700	ASX	28 February 2023	12:47:44
424	\$3.1700	ASX	28 February 2023	12:47:47

1,772	\$3.1600	ASX	28 February 2023	12:47:56
967	\$3.1600	ASX	28 February 2023	12:47:56
1,461	\$3.1600	ASX	28 February 2023	12:47:56
762	\$3.1600	ASX	28 February 2023	12:47:56
3,523	\$3.1700	ASX	28 February 2023	12:47:56
884	\$3.1700	ASX	28 February 2023	12:47:56
165	\$3.1700	ASX	28 February 2023	12:47:56
447	\$3.1700	ASX	28 February 2023	12:47:56
238	\$3.1700	ASX	28 February 2023	12:47:56
933	\$3.1700	ASX	28 February 2023	12:47:56
4,733	\$3.1600	ASX	28 February 2023	12:48:03
1,699	\$3.1600	ASX	28 February 2023	12:48:03
10,583	\$3.1600	ASX	28 February 2023	12:48:03
1,512	\$3.1600	ASX	28 February 2023	12:48:16
1,405	\$3.1600	ASX	28 February 2023	12:48:35
517	\$3.1600	ASX	28 February 2023	12:48:35
513	\$3.1600	ASX	28 February 2023	12:48:35
622	\$3.1600	ASX	28 February 2023	12:48:36
8,077	\$3.1500	ASX	28 February 2023	12:48:53
2,283	\$3.1500	ASX	28 February 2023	12:48:53
846	\$3.1600	ASX	28 February 2023	13:22:54
644	\$3.1600	ASX	28 February 2023	13:22:54
1,514	\$3.1600	ASX	28 February 2023	13:22:54
786	\$3.1600	ASX	28 February 2023	13:22:54
589	\$3.1700	ASX	28 February 2023	13:23:02
1,048	\$3.1700	ASX	28 February 2023	13:23:02
874	\$3.1700	ASX	28 February 2023	13:23:02
389	\$3.1700	ASX	28 February 2023	13:23:02
347	\$3.1700	ASX	28 February 2023	13:23:02
495	\$3.1700	ASX	28 February 2023	13:23:02
568	\$3.1700	ASX	28 February 2023	13:26:41
602	\$3.1700	ASX	28 February 2023	13:28:25
662	\$3.1700	ASX	28 February 2023	13:30:21
3,402	\$3.1600	ASX	28 February 2023	13:31:22
960	\$3.1600	ASX	28 February 2023	13:31:22
319	\$3.1600	ASX	28 February 2023	13:31:22

9,407	\$3.1600	ASX	28 February 2023	13:31:22
623	\$3.1600	ASX	28 February 2023	13:31:22
2,848	\$3.1500	ASX	28 February 2023	13:31:28
8,958	\$3.1500	ASX	28 February 2023	13:31:28
526	\$3.1500	ASX	28 February 2023	14:13:46
488	\$3.1500	ASX	28 February 2023	14:13:46
178	\$3.1500	ASX	28 February 2023	14:13:46
1,528	\$3.1500	ASX	28 February 2023	14:15:34
382	\$3.1500	ASX	28 February 2023	14:16:57
433	\$3.1500	ASX	28 February 2023	14:16:57
223	\$3.1500	ASX	28 February 2023	14:23:54
550	\$3.1500	ASX	28 February 2023	14:23:54
87	\$3.1500	ASX	28 February 2023	14:26:51
25	\$3.1500	ASX	28 February 2023	14:26:51
10,489	\$3.1500	ASX	28 February 2023	14:57:26
1,017	\$3.1500	ASX	28 February 2023	14:57:26
429	\$3.1500	ASX	28 February 2023	14:57:26
51	\$3.1500	ASX	28 February 2023	14:57:26
1,811	\$3.1500	ASX	28 February 2023	14:57:26
222	\$3.1500	ASX	28 February 2023	14:57:27
16	\$3.1500	ASX	28 February 2023	14:57:27
5,742	\$3.1500	ASX	28 February 2023	14:57:44
3,984	\$3.1500	ASX	28 February 2023	14:57:44
768	\$3.1500	ASX	28 February 2023	14:57:44
1,572	\$3.1500	ASX	28 February 2023	14:57:44
1,021	\$3.1600	ASX	28 February 2023	15:04:13
337	\$3.1600	ASX	28 February 2023	15:05:15
480	\$3.1600	ASX	28 February 2023	15:06:26
499	\$3.1600	ASX	28 February 2023	15:06:55
698	\$3.1600	ASX	28 February 2023	15:07:21
448	\$3.1600	ASX	28 February 2023	15:08:21
722	\$3.1600	ASX	28 February 2023	15:08:24
62	\$3.1600	ASX	28 February 2023	15:08:24
727	\$3.1600	ASX	28 February 2023	15:08:24
3	\$3.1600	ASX	28 February 2023	15:08:24
368	\$3.1600	ASX	28 February 2023	15:09:28

396	\$3.1600	ASX	28 February 2023	15:09:46
411	\$3.1600	ASX	28 February 2023	15:10:25
475	\$3.1600	ASX	28 February 2023	15:11:10
757	\$3.1600	ASX	28 February 2023	15:11:16
1,736	\$3.1500	ASX	28 February 2023	15:11:45
1,245	\$3.1500	ASX	28 February 2023	15:12:45
1,107	\$3.1500	ASX	28 February 2023	15:14:15
1,249	\$3.1500	ASX	28 February 2023	15:14:49
503	\$3.1600	ASX	28 February 2023	15:17:51
836	\$3.1600	ASX	28 February 2023	15:18:17
1,227	\$3.1600	ASX	28 February 2023	15:19:18
333	\$3.1600	ASX	28 February 2023	15:19:30
559	\$3.1600	ASX	28 February 2023	15:19:46
859	\$3.1700	ASX	28 February 2023	15:20:12
22	\$3.1700	ASX	28 February 2023	15:20:12
2,068	\$3.1700	ASX	28 February 2023	15:20:12
2,414	\$3.1700	ASX	28 February 2023	15:20:12
2,067	\$3.1700	ASX	28 February 2023	15:20:12
3,850	\$3.1700	ASX	28 February 2023	15:20:12
673	\$3.1700	ASX	28 February 2023	15:20:12
950	\$3.1700	ASX	28 February 2023	15:21:16
386	\$3.1700	ASX	28 February 2023	15:22:21
190	\$3.1700	ASX	28 February 2023	15:22:21
442	\$3.1700	ASX	28 February 2023	15:22:47
516	\$3.1700	ASX	28 February 2023	15:23:24
869	\$3.1700	ASX	28 February 2023	15:24:34
593	\$3.1700	ASX	28 February 2023	15:25:31
321	\$3.1700	ASX	28 February 2023	15:26:17
406	\$3.1700	ASX	28 February 2023	15:26:23
916	\$3.1700	ASX	28 February 2023	15:26:52
325	\$3.1700	ASX	28 February 2023	15:27:51
501	\$3.1700	ASX	28 February 2023	15:28:11
2,048	\$3.1600	ASX	28 February 2023	15:29:03
1,152	\$3.1600	ASX	28 February 2023	15:29:03
9,910	\$3.1600	ASX	28 February 2023	15:29:03
1,042	\$3.1600	ASX	28 February 2023	15:29:03

178	\$3.1700	ASX	28 February 2023	15:36:48
181	\$3.1700	ASX	28 February 2023	15:36:48
595	\$3.1700	ASX	28 February 2023	15:37:29
530	\$3.1700	ASX	28 February 2023	15:38:11
1,022	\$3.1700	ASX	28 February 2023	15:38:27
479	\$3.1700	ASX	28 February 2023	15:38:28
1,068	\$3.1700	ASX	28 February 2023	15:39:16
3,458	\$3.1700	ASX	28 February 2023	15:39:23
829	\$3.1800	ASX	28 February 2023	15:39:23
5,000	\$3.1800	ASX	28 February 2023	15:39:23
1,347	\$3.1800	ASX	28 February 2023	15:39:23
57	\$3.1800	ASX	28 February 2023	15:39:23
473	\$3.1800	ASX	28 February 2023	15:39:23
338	\$3.1800	ASX	28 February 2023	15:39:23
1,112	\$3.1700	ASX	28 February 2023	15:39:23
732	\$3.1700	ASX	28 February 2023	15:39:23
2,440	\$3.1700	ASX	28 February 2023	15:39:23
358	\$3.1700	ASX	28 February 2023	15:39:23
1,040	\$3.1700	ASX	28 February 2023	15:39:23
551	\$3.1700	ASX	28 February 2023	15:39:23
384	\$3.1700	ASX	28 February 2023	15:39:23
824	\$3.1700	ASX	28 February 2023	15:43:37
813	\$3.1700	ASX	28 February 2023	15:44:24
295	\$3.1700	ASX	28 February 2023	15:44:49
443	\$3.1700	ASX	28 February 2023	15:44:49
950	\$3.1700	ASX	28 February 2023	15:45:12
396	\$3.1700	ASX	28 February 2023	15:45:13
522	\$3.1700	ASX	28 February 2023	15:45:58
322	\$3.1700	ASX	28 February 2023	15:46:34
328	\$3.1700	ASX	28 February 2023	15:46:35
529	\$3.1700	ASX	28 February 2023	15:46:45
664	\$3.1700	ASX	28 February 2023	15:47:31
720	\$3.1700	ASX	28 February 2023	15:48:22
556	\$3.1700	ASX	28 February 2023	15:48:59
554	\$3.1700	ASX	28 February 2023	15:49:41
590	\$3.1700	ASX	28 February 2023	15:50:28

413	\$3.1700	ASX	28 February 2023	15:50:55
755	\$3.1700	ASX	28 February 2023	15:51:07
474	\$3.1700	ASX	28 February 2023	15:51:34
196	\$3.1700	ASX	28 February 2023	15:51:42
69	\$3.1700	ASX	28 February 2023	15:51:42
231	\$3.1700	ASX	28 February 2023	15:51:42
420	\$3.1700	ASX	28 February 2023	15:52:09
703	\$3.1700	ASX	28 February 2023	15:52:20
335	\$3.1700	ASX	28 February 2023	15:52:43
752	\$3.1700	ASX	28 February 2023	15:53:00
502	\$3.1700	ASX	28 February 2023	15:53:06
741	\$3.1700	ASX	28 February 2023	15:53:38
635	\$3.1700	ASX	28 February 2023	15:54:08
16	\$3.1700	ASX	28 February 2023	15:54:08
857	\$3.1700	ASX	28 February 2023	15:54:20
2	\$3.1700	ASX	28 February 2023	15:54:43
698	\$3.1700	ASX	28 February 2023	15:54:43
325	\$3.1700	ASX	28 February 2023	15:54:56
816	\$3.1800	ASX	28 February 2023	15:55:01
851	\$3.1800	ASX	28 February 2023	15:55:01
693	\$3.1800	ASX	28 February 2023	15:55:01
36	\$3.1800	ASX	28 February 2023	15:55:01
1,481	\$3.1800	ASX	28 February 2023	15:55:01
5	\$3.1800	ASX	28 February 2023	15:55:02
907	\$3.1800	ASX	28 February 2023	15:55:02
775	\$3.1800	ASX	28 February 2023	15:55:23
705	\$3.1800	ASX	28 February 2023	15:55:38
373	\$3.1800	ASX	28 February 2023	15:55:38
497	\$3.1800	ASX	28 February 2023	15:55:48
1,110	\$3.1700	ASX	28 February 2023	15:55:53
1,467	\$3.1800	ASX	28 February 2023	15:55:53
864	\$3.1800	ASX	28 February 2023	15:55:53
4,924	\$3.1700	ASX	28 February 2023	15:55:54
2,635	\$3.1700	ASX	28 February 2023	15:58:00
1,795	\$3.1700	ASX	28 February 2023	15:58:32
1,024	\$3.1700	ASX	28 February 2023	15:59:14

152	\$3.1700	ASX	28 February 2023	15:59:14
435	\$3.1800	ASX	28 February 2023	15:59:31
906	\$3.1700	ASX	28 February 2023	15:59:35
703	\$3.1800	ASX	28 February 2023	15:59:35
1,203	\$3.1800	ASX	28 February 2023	15:59:47
573	\$3.1800	ASX	28 February 2023	15:59:47
1,358	\$3.1800	ASX	28 February 2023	15:59:48
4,651	\$3.1600	ASX	28 February 2023	16:10:11
67,162	\$3.1600	ASX	28 February 2023	16:10:11
246	\$3.1600	ASX	28 February 2023	16:10:11
30,755	\$3.1600	ASX	28 February 2023	16:10:11
1,905	\$3.1600	ASX	28 February 2023	16:10:11
3,231	\$3.1600	ASX	28 February 2023	16:10:11
72,577	\$3.1600	ASX	28 February 2023	16:10:11
2,050	\$3.1600	ASX	28 February 2023	16:10:11
10,882	\$3.1600	ASX	28 February 2023	16:10:11