

Need assistance?



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



Online:
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 Court Meeting

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

Meeting date

The Virgin Money UK PLC (the 'Company') Court Meeting will be held on Wednesday 22 May 2024 at 1.00 p.m. (London time).

Notice of Meeting

Please refer to the Notice of Court Meeting, with the explanatory notes, set out in Part 9 of the Scheme Document which is available at <https://www.virginmoneyukplc.com/investor-relations/announcements/> for the full text of the resolution set out in the CDI Voting Instruction Form.

Make Your Vote Count

To lodge your voting instructions and access the Notice of Court Meeting as set out in Part 9 of the Scheme Document and other meeting documentation, visit www.investorvote.com.au and use the below information:



Control Number: 133711

SRN/HIN: I9999999999



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.

For your voting instructions (including any proxy appointment) to be effective they must be received by 10.00 p.m. (AEST) on Friday 17 May 2024 (or, in the event of an adjournment, as set out in the Notice of Court Meeting in Part 9 of the Scheme Document). Instructions on how to lodge your voting instructions are detailed on the enclosed form.

The number of CDIs you hold as at 7.00 p.m. (AEST) on Friday 17 May 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.
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 **10.00 p.m. (AEST) on Friday 17 May 2024.**

CDI Voting Instruction Form - Court Meeting to be held on Wednesday 22 May 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 CHESSE 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 the Scheme' or 'AGAINST the Scheme' box for the 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 Court 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 Court Meeting please leave this box blank.

You can direct the appointed proxy how to vote (by marking the 'FOR the Scheme' or 'AGAINST the Scheme' box for the 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 the proposed resolution but there is the possibility that this may change in exceptional circumstances.

Section C - Voting Directions

Whether voting yourself or directing CDN or a proxy to vote on your behalf, please mark the 'FOR the Scheme' or 'AGAINST the Scheme' box.

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 Scheme Document.

Lodge your voting instruction: **XX**

Online:

Lodge your voting instruction online at 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: 133711

SRN/HIN: I9999999999

For Intermediary Online subscribers (custodians) go to 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 CHES Depository Nominees Pty Limited (CDN) as follows (please mark the boxes below in accordance with the instructions on the front of this form):

Option A To vote on my/our behalf on the resolution in accordance with the directions below **OR** **Option B** To appoint the Chair of the Court Meeting or the person named below as its proxy **XX**

for/at the Court Meeting of Virgin Money UK PLC ('the Company') to be held on Wednesday 22 May 2024 at 1.00 p.m. (London time) and at any adjournment of the Court Meeting. CDN will instruct its proxy (if applicable) to vote on the resolution proposed at the Court Meeting in accordance with the following directions. Where no direction is given, the proxy may (to the extent they are permitted to attend the Court 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 Court Meeting, including amendments to the resolution, and at any adjournment of the Court 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 Court Meeting as its proxy.

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

	FOR the Scheme	AGAINST the Scheme
IMPORTANT: If you wish to vote to confirm the approval of the Scheme, mark 'X' in the box marked 'FOR the Scheme', or if you do not wish to vote to confirm the approval of the Scheme, mark 'X' in the box marked 'AGAINST the Scheme'	<input type="checkbox"/>	<input type="checkbox"/>
PLEASE MARK ONLY ONE OF THE BOXES. THE FORM MUST BE SIGNED IN ORDER TO BE VALID. HOWEVER, IF YOU MARK MORE THAN ONE BOX THIS FORM OF PROXY WILL BE INVALID.		

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

<p>Individual or first CDI holder</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Sole director and sole company secretary</p>	<p>CDI holder 2</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Director</p>	<p>CDI holder 3</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Director/company secretary</p>
Contact Name _____	Contact Daytime Telephone _____	Date / / _____

V UK

3 0 8 0 6 7 A



Computershare +