

Need assistance?



Phone:
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 General Meeting

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

Meeting date

The Virgin Money UK PLC (the 'Company') General Meeting will be held on Wednesday 22 May 2024 at 1.15 p.m. (London time) or as soon thereafter as the Court Meeting has concluded or been adjourned.

Notice of Meeting

Please refer to the Notice of General Meeting, with the explanatory notes, set out in Part 10 of the Scheme Document which is available at <https://www.virginmoneyukplc.com/investor-relations/announcements/> for the full text of the resolutions set out in the Call Voting Instruction Form.

Make Your Vote Count

To lodge your voting instructions and access the Notice of General Meeting as set out in Part 10 of the Scheme Document and other meeting documentation, visit www.investorvote.com.au and use the below information:



Control Number: 133712

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 notes to the Notice of General Meeting in Part 10 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 - General 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 Depository 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', 'Against' or 'Vote Withheld' box for each 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 General 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 General Meeting please leave this box blank.

You can direct the appointed proxy how to vote (by marking the 'For', 'Against' or 'Vote Withheld' box for each resolution).

Once you have completed the form, sign and return per the instructions.

It's worth highlighting that if you appoint the CDN 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 each of the proposed resolutions 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', 'Against' or 'Vote Withheld' box for each resolution with an 'X'.

Don't wish to vote on certain resolutions? Simply choose the "Vote Withheld" option on the form. But remember, this is not a vote in law and will not be counted in the calculation of votes "For" and "Against" a resolution.

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: 133712

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:

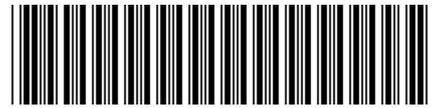
1800 783 447 within Australia or
+61 3 9473 2555 outside Australia



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 | **Option B** **To appoint the Chair of the General Meeting or the person named below as its proxy** **XX**

To vote on my/our behalf on the resolutions in accordance with the directions below **OR**

for/at the General Meeting of Virgin Money UK PLC ('the Company') to be held on Wednesday 22 May 2024 at 1.15 p.m. (London time) and at any adjournment of the General Meeting. CDN will instruct its proxy (if applicable) to vote on the resolutions proposed at the General Meeting in accordance with the following directions. Where no direction is given, the proxy may (to the extent they are permitted to attend the General 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 General Meeting, including amendments to the resolutions, and at any adjournment of the General 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 General Meeting as its proxy.

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

Special Resolution Vote
For Against Withheld

1. For the purposes of giving effect to the Scheme:

a) to authorise the directors of the Company (or a duly authorised committee of the directors) to make all such actions as they may consider necessary or appropriate for carrying the Scheme into effect; and

b) with effect from the passing of this resolution, to approve the amendment of the articles of association of the Company by the adoption and inclusion of new article 129A "Scheme of Arrangement" after article 129.

Ordinary Resolution of the Independent Virgin Money Shareholders as defined in the Scheme Document Vote
For Against Withheld

2. To approve, for the purposes of Note 2 to Rule 16.1 of the City Code on Takeovers and Mergers:

a) the amendment and restatement of the brand licence agreement as made between the Company and Virgin Enterprises pursuant to an amendment and restatement agreement between Nationwide Building Society and Virgin Enterprises Limited dated 7 March 2024; and

b) the exclusivity agreement entered into between Nationwide and Virgin Money Limited on 21 March 2024.

Ordinary Resolution of the Virgin Money Shareholders as defined in the Scheme Document Vote
For Against Withheld

3. To approve the amendments to the Directors' Remuneration Policy, as set out in the Scheme Document.

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>
<p>Contact Name _____</p>	<p>Contact Daytime Telephone _____</p>	<p>Date / / _____</p>

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