CYBG PLC
(the "Issuer")

LEI: 213800ZK9VGCYYR6O495

3 July 2019

NOTICE TO NOTEHOLDERS

£500,000,000 4.00 PER CENT. FIXED RATE RESET CALLABLE SENIOR NOTES DUE 2026
(THE "NOTES")
ISSUED UNDER THE £10,000,000,000 GLOBAL MEDIUM TERM NOTE PROGRAMME OF THE
ISSUER

ISIN: XS1775239095

COMMON CODE: 177523909

NOTICE IS HEREBY GIVEN that, pursuant to a supplemental trust deed dated 3 July 2019 made between the Issuer and Citicorp Trustee Company Limited (the "**Supplemental Trust Deed**"), the Conditions of the Notes as set out in the Final Terms relating to the Notes were amended to correct a manifest error in the definition of "Reset Rate" set out in Item 15(ii) therein.

The phrase "Benchmark Gilt Rate UKT 2.00 per cent. 07/09/25 (GB00BTHH2R79)" was deleted and replaced with "Benchmark Gilt Rate", as envisaged by the definition of "Reset Rate" in the Conditions.

Copies of the Supplemental Trust Deed (including the Final Terms of the Notes, as amended and restated to reflect the amendment to Item 15(ii)) may be inspected during normal business hours at the specified office of the Issuer, at 20 Merrion Way, Leeds LS2 8NZ, United Kingdom, and at the specified office of the Principal Paying Agent, at Citigroup Centre, Canada Square Canary Wharf, London E14 5LB, United Kingdom.

The Final Terms, as amended, have been submitted to the National Storage Mechanism and will shortly be available for inspection at www.morningstar.co.uk/uk/nsm.

Words and expressions used and not otherwise defined here shall have the meaning ascribed to such terms in the Conditions of the Notes.

Enquiries

Investors and Analysts	
Andrew Downey	+44 (0) 7823 443 150 / +44 (0) 203 216 2694
Head of Investor Relations	andrew.downey@cybg.com
Matthew Harrison	+44 (0) 748 493 7900
Senior Manager, Capital Markets	matthew.harrison@cybg.com