



The team at Virgin Money
Sunderland
SR43 4JB

Tel: 0800 121 7365
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MRS HELEN MULLEN
9 TANFIELD COURT
ABERDEEN
AB24 4AP

20th August 2025

Hello MRS HELEN MULLEN

We recently refused a payment due to lack of funds

Sort code
82-60-25

Account number
20331517

Type	Payable to	Amount	Cheque No	Reason
DD	ID MOBILE LIMITED	£24.99		REFER TO PAYER

We refused this payment due to lack of funds in your account. You have not been charged for this.

You may wish to contact the person or organisation you were due to pay and arrange to make this payment again, after funding your account. Take a look at the end of this letter for what you need to do.

Take control today

We want to stop your payments being refused due to lack of funds. To do this, you need to make sure you have enough money in your account or arranged overdraft (if you have one), to meet any future payments.

Remember that you have until 3pm on the day a payment is due to pay in enough money to cover the payment or until 5am on the day a payment is due for transactions you set up through Telephone Banking.

Continued overleaf...

Tips for staying in control of your money

- > **Make the most of your app** – it's got plenty of useful money management tools to help you stay on top of your money 24/7. For example, you can use it to transfer money to your current account from your savings.
- > **Schedule your payments wisely** – arrange for any Direct Debits and standing order payments to take place just after you receive your regular income, so you have enough money in your account. This also makes it easier to budget for the rest of the month.
- > **Time to make payments** – you have until 3pm on the day a payment's due to pay money into your account and clear the payment. If you set up the payment through Telephone Banking then you have until 5am on the day it's due.

Any questions?

We're here if you have any questions about your day-to-day banking just call us on 0800 121 7365. We'll do everything we can to help.

The team at Virgin Money

The types of payment that can be Refused Due to Lack of Funds and how to arrange a repayment

Type	Description
CHQ	A refused cheque (CHQ) If you still want to make this payment by cheque, you should write a new cheque for the payee to deposit at their bank. Please make sure there's enough money in your account first.
DD/SO	A refused Direct Debit (DD) or a standing order (SO) For Direct Debits, please contact the company that took the payment and ask if they'll process it again. Also find out when they'll do this. You then need to make sure there's enough money in your account. Standing orders aren't put through for payment again, so you should arrange to make a one-off payment instead, which you can do using the app, Internet Banking or by phoning us. If your payments continue to be Refused Due To Lack Of Funds, we might have to cancel your Direct Debits or standing orders.
LR	A loan repayment to us (LR) Please arrange to pay this instalment of your loan as soon as possible, by arranging a one-off payment to your loan account, and also make sure there's enough money in your account for future payments.