MONEY

Mr Kevin Durkin
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November 2025

Your reference: VM44938

Hello Kevin,

What bringing Nationwide and Virgin Money together means for you

In October 2024, Virgin Money and Nationwide became part of the same group. We're now working towards Virgin Money's business becoming part of Nationwide on **2 April 2026**, if the Court approves the transfer.

Please read this letter carefully, together with the 'Your questions answered' booklet we've enclosed.

Managing your Virgin Money Credit Card(s) after the transfer

As a result of the transfer, there won't be any change to your day-to-day banking:

- There are no changes to your 16-digit credit card number, your PIN, or any account features including any promotional rate(s) on your account.
- You don't need to make any changes to the way you make your payments, including any Direct Debit(s).
- Your Virgin Money Credit Card(s) will still be branded Virgin Money and our contact details will stay the same.
- You can carry on using the same sign-in details when you log into the Virgin Money Credit Card app.
- Our web addresses will also stay the same.

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Continued overleaf...

At a glance

The High Court is due to sit on **23 February 2026** to decide if the transfer of Virgin Money's business to Nationwide can go ahead.

If approved, the transfer is expected to happen on **2 April 2026**.

The transfer won't change your day-to-day banking and you can continue to manage your Virgin Money account(s) in the same way as you do today.

Please read the information we have sent you, including how you can object if you have any concerns. You can also visit **virginmoney.com/nationwide-transfer**