



Making a complaint

At Virgin Money we are committed to providing a service of the very highest standard. We recognise that sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible. So if you're unhappy with something, then please make sure you let us know by contacting us in any of the following ways:

By phone:

Contact us by calling us on one of the numbers listed below.

Product	Phone number	Information and opening hours
Virgin Credit Cards	0800 015 0306*	Lines available 24 hours a day, 365 days a year.
Prepaid cards		
Mastercard	0845 460 1606*	8am-7pm Mon-Fri; 9am-5pm Sat.
Savings		
Online customers	0845 607 6991*	8am-8pm Mon-Fri, 8am-4pm Sat, 10am-3pm Sun.
Post, telephone, Store and Current Account customers	0845 600 4466*	
Investments & Pensions (for accounts starting VIR)	0845 610 2030*	8am-9pm Mon-Fri, 9am-6pm Sat.
Mortgages	0845 602 8301*	8am-7pm Mon-Fri, 9am-1pm Sat.
Home insurance		
Virgin Home Insurance	0844 335 6661*	8am-10pm Mon-Fri; 8am-6pm Sat; 10am-4pm Sun.
Basics & Plus	0845 900 4127*	8am-9pm Mon-Fri, 9am-2pm Sat.
Motor insurance	0844 335 6604*	8am-10pm Mon-Fri; 8am-6pm Sat; 10am-4pm Sun.
Travel insurance	0844 888 3935*	8am-10pm Mon-Fri; 8am-6pm Sat; 10am-4pm Sun.
Pet insurance	0845 603 3585*	8am-9pm Mon-Fri; 9am-5pm Sat; 10am-5pm Sun.
Life insurance		
Started since September 2009	0845 602 9199*	8.30am-6pm Mon-Fri.
Started between December 2005-August 2009	0845 601 9645*	8.30am-6pm Mon-Fri.
Started before December 2005	0800 073 1777*	9am-5pm Mon-Fri.

In person:

Visit a Virgin Money Store.

By e-mail to:

You can contact us by email at customerrelations@virginmoney.com. Please remember, information sent by email may not be secure, so we'd suggest you follow our policy of not sending any details of a personal nature by email.

In writing to:

Customer Relations
Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Our complaints process

However you choose to contact us, if we can't resolve the problem straight away, we will promptly acknowledge your complaint. We will aim to resolve your complaint within eight weeks, keeping you informed of progress. If there is any reason for a delay we will let you know.

We aim to resolve any concerns you raise with us internally, however, where you are not satisfied with our final response, or we have not been able to give you a final response within eight weeks, you have the right to refer your case to the Financial Ombudsman Service. We will send you full details of how to contact the Financial Ombudsman Service with our Final Response Letter. Their address is Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9GE.

Other formats

If you need our response in another format such as Braille, large print, audio or interpreter services, please contact our Disability Awareness Team via:

Telephone: 0191 279 5300 (9am to 5pm Monday to Friday).

Text Phone: 0191 279 8505 (9am to 5pm Monday to Friday).

In writing: Disability Awareness Team, Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.

By e-mail: disability.awareness@virginmoney.com

*Calls are charged at your service provider's prevailing rate and may be monitored and recorded.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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