Mortgage product transfer service

Everything you need to know about using our service
Welcome

Thank you for choosing to use our product transfer service.
When it comes to renewing a customer’s mortgage, we know you need a process that’s straightforward, simple - and rewarding.

So we’ve made it quick and easy for you to apply for a product transfer. Once you have discussed the requirements with the customer and advised them on the right product for them, you can use VMO to submit your product transfer case. And we’re offering you a procuration fee every time you renew a mortgage with us. Just check our rates with your club or network.

This guide gives you step-by-step instructions on the main features and functionality, plus FAQs covering the most common questions we think you’re likely to need the answers to. For any other questions you have on submitting applications, please view our VMO User Guide.

We hope you find this guide useful and our product transfer service helps you provide an even better service for customers.

The Virgin Money Intermediary Team.
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Making a product transfer application

To apply for a product transfer, you'll need to use Virgin Money Online (VMO). If you haven't used it before, check our VMO User Guide for all the essentials. If you're an old hand, please read on.

Once you've reassessed the customer's needs, you can apply for a straight balance swap product transfer in five simple steps. It really is that easy.

01 Log in to VMO and choose the product transfer option from the main menu.

02 Enter the mortgage account number and surname.

03 Select the new product from the options available. You'll have the option to make further changes. Additional borrowing, change of repayment type or change of term.*

04 Complete the application and click submit.

05 Customer receives Offer and signs and returns the Acceptance Form within the timescales outlined.

In some instances, for more complex cases, we may need you to discuss the product transfer over the phone, so before you begin, please check if any of the following statements apply:

> There are more than two customers on the account (including any guarantors).
> There are more than nine loan elements – you can check this on the mortgage statement.
> The customer would like to transfer from a historical Northern Rock Connections Mortgage.
> The customer would like to exclude certain loan elements from the review.
> There are multiple loan elements and at least one of those elements has a different maturity date to the other element(s).
> There are arrears on the existing Virgin Money Mortgage.
> The customer has existing overpayments in place and would like to retain this on their loan.
> The customer is currently in the Help to Buy Equity Loan scheme and would like to take additional borrowing to partially staircase.
> The customer has a Shared Ownership mortgage

If any of these statements apply, you'll need to go through the product transfer application over the phone with us rather than using VMO. Please call your dedicated Regional Service Team and we can talk you through it.

Don’t forget, we’re offering you a procuration fee every time you renew a mortgage with us whether you apply through VMO or over the phone.

*A full affordability assessment may be required.
Here’s how to request a straight forward product transfer (straight balance swap) with no changes.

1. Choose ‘Product Transfer’ from the Main Menu screen.

2. Enter the existing mortgage account number – this is on the statements and letters we send to customers, for example 11111A-11111, so they should be able to tell you what it is. Or just call your dedicated Regional Service Team and we can give it to you once we’ve taken you through our security checks.
3. Fill in each field and click ‘Retrieve’. If some or all of the customer’s account is interest only, the following window will pop up.

4. VMO will display the account information you need to arrange a product transfer. If there are any issues, please call your dedicated Regional Service Team and we’ll be able to take a look and tell you more.

5. If your enquiry is successful you’ll see the screen shown below. This will include the current balance, term, interest rate, repayment method and monthly payment of every loan component within the existing mortgage.
6. Choosing your preferred transfer date (1)
If you make the request within 120 days of the existing product maturity date, your preferred transfer date can’t be earlier than product maturity.

If the existing product matures at the end of the month or the customer is on SVR, the following applies:

a. If the date of the request is before the 15th of the month, you can select the 1st of the month as your preferred product transfer date.

b. If the date of the request is on or after the 15th of the month, you won’t be able to select the 1st of the month as your preferred product transfer date. This is because it is unlikely completion will take place by the 1st of the next month, so you’ll need to select the later transfer date. We’ll still aim to do it as quickly as possible, so it’s likely your transfer will take place mid-month.

7. What changes do you want to make? (2)
You can apply for one or more of the following changes as part of the product transfer:

> Change of repayment type.
> Change of term.
> Additional borrowing.

For any changes requested, we may require you to complete a full affordability assessment.

If the option to apply for additional borrowing is not displayed, this is because we already know we can’t increase the loan amount.

8. Property Value (3)
We’ll provide you with an index-linked property valuation which we use to calculate the current LTV. If the customer doesn’t agree with this figure, you can enter an alternative value in the ‘Estimated Valuation’ field. You might then be able to choose a product at a lower LTV and/or request a higher level of additional borrowing. Please note, the ‘Estimated Valuation’ field will not be shown if the customer already qualifies for our lowest rates.

Don’t forget, we will have to validate the valuation figure you provide, which could take us longer to process and may require a physical property re-valuation. If we don’t agree with your figure we’ll get in touch to let you know the application will need to change. Please bear in mind that this validation could result in the property being valued lower than our index-linked estimate, and may mean the customer will only be eligible for products in a higher LTV bracket. If we need to instruct a full valuation, the customer may be charged the valuation fee.
Requesting a product transfer without any changes

9. If you do enter an estimated valuation and this changes the LTV bracket, you’ll need to tell us why the valuation has been amended when you click ‘Next’. Please make sure you provide as much information as possible to help us understand the valuation figure you provided.
10. If you’re making any changes other than a straight balance swap, please turn to page 16 of this guide.

11. If some or all of the loan will remain on an interest only basis, you’ll need to give us full details of the repayment strategy on the following screen (you can add up to 10 repayment strategies). If we already have this information, we’ll show it to you and ask you to check it with the customer.

We’re committed to lending responsibly, so we’ll assess the repayment strategies you supply and will write to the customer if we don’t believe these will be enough to repay the loan, or if they fall outside our lending policy. The outcome of this assessment won’t affect our approval of this application, unless the customer is applying for additional borrowing or increasing their interest-only borrowing as part of a change to repayment type.
12. Click 'Next Step’ and you’ll be asked to choose a product group. (1)

Mortgages with customers in mind

> Access to all our core residential and BTL remortgage products.
> We offer intermediaries our very best products. We don’t keep the best deals to help us find new customers ourselves.
> We understand that house prices change, which is why we offer a range of LTV options for product transfer customers.

For full details of our products and policy, visit virginmoneyforintermediaries.com
You’ll then be given a list of products applicable to the LTV of the mortgage you are applying for (2), and the monthly payments for comparison. The monthly payment figures don’t include fees, which the customer may, or may not, add to the loan.

The customer may already have received a letter from us with some product options. The box at the bottom (3) lets you enter a product code from the letter. As long as you make the application before the response date stated on the letter, details of the product will appear in the table, enabling you to select the product and proceed from there.

13. Once you’ve chosen your product and clicked ‘Next Step’ you’ll see the fees screen (if there are fees or charges to pay). Choose whether the customer wants to pay fees or charges separately, or add them to the loan.

If the customer opts to pay the fees upfront, they must be able to pay straightaway or you won’t be able to move to the next stage of the application. If they have any problems paying, just call your dedicated Regional Service Team.

14. To produce an Illustration, press the ‘Generate Illustration’ button (4)
15. For a residential case, you'll see the following screen when you click ‘Next Step’. This is where you need to tell us whether you believe the mortgage is still within the customer’s budget.

For a BTL case, go to step 17.

16. If you choose ‘No’, we’ll ask you some mandatory income and expenditure questions. Add the income for each customer separately, but combine the expenditure for cases with more than one applicant. When we receive your application, we’ll do a further affordability check and ask our underwriters for approval. It is likely you’ll still be able to proceed with the application at this point, but we do need to make sure a product transfer is the most suitable option for the customer.
If the case is not BTL, go to step 18.

17. For a BTL case, you’ll see the following screen when you click ‘Next Step’. Please note, if you tell us the customer is currently residing in the property, we won’t be able to proceed with the application and we’ll need to complete the product transfer directly with the customer.
18. Once you click ‘Next Step’, you’ll see a declaration screen which you’ll need to read and agree to before you can continue.

From this screen you can also produce an Illustration by clicking ‘Generate Illustration’ (1).
19. Once you have clicked ‘Next Step’, you’ll see the following screen.

From this screen you can also produce an Illustration by clicking ‘Generate Illustration’. You can also select ‘Print Application’, which will produce a PDF of the Full Application for your records.

If you’re happy with everything, click ‘Submit’, which will send the application over to us.

You also have the option to ‘Save and Exit’. This will keep the case saved in Case Management but remember, if any changes are made to the account (like payments and valuation changes), we may not be able to offer the product you originally selected.

We will post the Offer to the customer within seven working days of submitting the application. We will email you a copy of the Offer. You will also be able to download a copy in Case Management.
1. If you opted to change the repayment type or mortgage term, you’ll see the following screen, where you should indicate which loan components you want to amend and the type of change you need.

You’ll then be asked to tell us exactly what you want the change to be. When you’ve done this, click ‘Next Step’.

Why recommend us at renewal?

> Hassle-free for customers and straightforward for you.
> Once you’ve reassessed the customer’s needs, you can apply for a straight balance swap product transfer in five simple steps.
> Access to a full range of residential and BTL products.
> Option to apply 120 days before maturity.
> Dedicated support on hand for any questions.
> Offers issued within seven working days of receiving an application unless you’ve requested changes or additional borrowing.
> And even better, we’ll pay you a procuration fee - after all, fair’s fair.
2. If you have requested additional borrowing, you’ll then see the following screen. Remember, the term of the additional borrowing must always be lower or the same as the term of the existing mortgage.

![Additional Borrowing Screen]

3. If there are any other charges registered against the property, we’ll ask you to tell us whether they would like to settle or postpone the charge. If the customer would like to postpone the charge, we’ll contact the second charge company directly for an agreement to do this.

If the customer would like to settle the charge, they’ll need to ask the second charge company to send us a redemption statement so we can make sure there are sufficient available funds to settle. We’ll then arrange for the loan to be settled when the transfer completes.

You can submit the redemption statement through VMO or by using the secure link we sent to you by email. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case referenced in the email you receive. When you’ve done this click ‘next step’.

Please note redemption statements are only valid for 30 days so should your case not complete within this timescale you will need to provide a new redemption statement.
Changes to repayment type, mortgage term and additional borrowing

4. Please ensure you give us as much detail as possible as to what the requested funds will be used for. This will help us with our decision and should prevent us needing to get in touch with you for further clarification.

If the purpose of the additional borrowing is home improvements, include what the changes are, and if they result in a structural change we’ll need to see planning permission (if applicable).

You can send this planning permission through VMO or by using the secure link we sent to you by email. Secure Document Transfer links are unique and case specific and should only be used to upload supporting documents for the case. If you don’t complete this section we may call you for more details.
5. Click ‘Next Step’ and you’ll be taken to the screen below for information on retirement. You’ll need to fill this out for every applicant.

If the only change you have requested is to extend the term, and this does not fall after the customer’s planned retirement date, once you click ‘Next Step’, you will be taken to step 11 on page 9 where you can progress with your application.

Alternatively, if you have requested any other type of change e.g. extending the term into retirement or a change to repayment type, you will be asked to complete additional screens where you will need to input employment details, income details, current credit commitments, financial details history, future costs and monthly outgoings. For the monthly outgoings information, where there is more than one applicant please combine the information across them. You will only be asked to complete this screen for residential applications.

Once this information has been completed you will be asked to choose a product group. This will then provide a list of products applicable to the LTV of the mortgage the customer is applying for. Please turn back to step 12 on pages 10 and 11 of this guide for more information.

We will be in touch via email with a Decision in Principle in 24 hours. Where the case has to be referred to an underwriter, we will make you aware of this and will aim to get a Decision in Principle back to you as soon as possible.
When can I expect to receive the Decision in Principle (DIP)?
If you haven’t requested material changes or additional borrowing, we automatically agree the application in principle. Within seven working days of receiving the application we will issue the Offer.

If you have requested material changes or additional borrowing, you won’t get a DIP through VMO – you will receive this from us via email within 24 hours. Where the case has to be referred to an underwriter, we will make you aware of this and will aim to get a DIP back to you as soon as possible.

We’ll do our best to validate your information during the application process to help keep your request within policy.

We’d recommend checking the payments are affordable using our Online Affordability Calculator before you submit the application.

How long will it take to receive an Offer?
If you’re requesting a new product but not making any changes to the mortgage, we’ll aim to post an Offer to the customer within seven working days of you submitting the application. Product transfer requests that include account changes such as additional borrowing, change of term or change of repayment type can be more complex to process, but we’ll aim to send an Offer to the customer within 15 working days of you submitting the application. Sometimes things might crop up that delay this but we’ll let you know if they do.

How will the Offer of Loan be issued?
We’ll send our Offer directly to the customer by post to sign and return.

Will I receive a copy of the Offer?
Yes, we will email you a copy of the Offer. This will also be available for you to download in Case Management.

Will the Offer timescales be the same as for new business?
We expect to handle straight balance swap applications faster than new business. Non-straight balance swap applications will take a similar amount of time to new business.
Will I be remunerated for returning business to Virgin Money?
Because we believe in a fair day’s pay for a fair day’s work, we’ll pay you a procuration fee for every successful completed product transfer.
For more information, just get in touch with your dedicated Business Development Manager, or contact your club or network.

Can I challenge the property valuation?
We’ll provide you with an index-linked property valuation which we use to calculate the current LTV. If you don’t agree with this figure, you’ll be given an opportunity to submit an alternative value. You might then be able to choose a product at a lower LTV and/or request a higher level of additional borrowing.

We will need to validate the valuation figure you provide, so it could take us longer to process your application. If we don’t agree with your figure, we’ll get in touch to let you know the application will need to change. Please bear in mind this valuation could result in the property being valued lower than our index-linked estimate, and may mean the customer will only be eligible for products in a higher LTV bracket.

If you enter a new valuation and this changes the LTV bracket, you’ll need to tell us why the valuation has been amended.

Will you charge if a full valuation is carried out?
We do not charge a valuation fee as part of our standard application process. However, if you enter an estimated valuation we may have to charge a fee to validate your estimate. We will always let you know in advance of instructing a valuation if a fee were to be applicable.

Why can’t I select the first of the next month as my preferred transfer date?
If the customer is within the 120 day period approaching maturity, they cannot transfer the mortgage until the expiry date of their existing mortgage. If they would like to transfer earlier they will incur the Early Repayment Charge on their existing mortgage. Please call your dedicated Regional Service Team and we’ll do this over the phone for you.

For all customers, the first of the next month cannot be selected if the request is on or after the 15th of the month. This is because it is unlikely completion will be able to take place in time. You will therefore need to select a later transfer date. We will still endeavour to complete the case as quickly as possible so it’s likely your transfer will take place mid-month.
Can I produce an Illustration?
Yes, you can produce an Illustration within VMO and print this out, along with the Full Application for your records.

What are the options for paying fees?
There are two ways to pay:

> Upfront: You can complete this on VMO. If the application is not agreed for any reason, all fees will be refunded in full.
> Add to loan: You can request this on VMO.

When will the completion date be confirmed?
We’ll let you know by email when the customer accepts our Offer, and confirm the completion date. Additional borrowing will be released during the month before maturity, and we’ll charge initial interest in line with the new interest rate. We’ll let you and the customer know once the funds have been released and will confirm the amount of the initial payment due.

Can I request a product transfer for an interest only customer?
Yes – and you can also request that they move part or all of their mortgage from interest only to repayment (capital and interest).

It may be more suitable for the customer to retain part or all of their mortgage on interest only. If this is the case, you’ll need to give us full details of the repayment strategy (you can add up to 10 repayment strategies). If we already have this information, we’ll show it to you and ask you to check it with the customer.

We’re committed to lending responsibly, so we’ll assess the repayment strategies you supply and will write to the customer if we don’t believe they will be enough to repay the loan, or if they fall outside our lending policy. The outcome of this assessment won’t affect our approval of this application, unless the customer is applying for additional borrowing or increasing their interest only borrowing as part of a change to repayment type.
Why can’t I proceed through VMO?

This could be for one of three reasons:

1. A technical problem. If you’re having trouble, just call your dedicated Regional Service Team and we’ll tell you how soon we expect to be back up and running.

2. Sometimes, applying through VMO won’t be possible – but if you call your dedicated Regional Service Team, we’ll be able to accept your application over the phone. We can also confirm loan and product details if you need us to. Applying through VMO might not be possible if:
   > There are more than two customers on the account (including any guarantors).
   > There are more than nine loan elements - you can check this on the mortgage statement.
   > The customer would like to transfer from a historical Northern Rock Connections Mortgage.
   > The customer would like to exclude certain loan elements from the review.
   > There are multiple loan elements and at least one of those elements has a different maturity date to the other element(s).
   > The customer has a Shared Ownership mortgage.

3. Monthly payments are not up to date on the mortgage. If this is the case, call your dedicated Regional Service Team and we can discuss the next steps. We may require the customer to make the missed payments before the application can continue. In some instances, we might not be able to proceed with the application, but we will let you know if we can’t.

Why can’t I request additional borrowing for all my cases?

You won’t be able to request additional borrowing if we already know we can’t increase it for certain reasons e.g. the current property value or previous account behavior.

Can I change the mortgage type through VMO?

No – changing mortgage type is something we can only handle with customers directly. This applies for both moving from a residential to a BTL and vice versa. We’re also unable to accept BTL product transfer applications where the customer (or a relative) either currently resides in the property or intends to.

Can I remove or add someone from or to the mortgage as part of this application?

No – we can only handle change of party and transfer of equity applications with customers directly. But they can apply to us directly for the change of party first, and then ask you to arrange the product transfer once that’s complete.

As part of this new service, can the mortgaged property itself be changed?

No – the product transfer needs to be for the same property.
How will Help to Buy Equity Loan products be handled?
If the existing mortgage is through the Help to Buy Equity Loan scheme the following product options are available:

> For a straight balance swap, you’ll need to choose a product from our current Help to Buy Equity Loan product range.

> When taking additional borrowing to partially staircase (remaining in the scheme), you’ll need to choose a product from our current Help to Buy Equity Loan product range.

> When taking additional borrowing to staircase fully out of the Help to Buy scheme, you can choose a product from our core product transfer range.

How will Shared Ownership Product Transfers be handled?
If the existing mortgage is through the Shared Ownership scheme:

> All applications must be made by calling your dedicated Regional Service Team. We will be able to accept your application over the phone. We can also confirm loan and product details if you need us to.

> You’ll need to choose a product from our current Shared Ownership product range.

For any change to a Shared Ownership mortgage, including a new product, consent is needed from the customers Housing Association. A copy of the new product Offer will be forwarded directly to the Housing Association to gain consent.

What happens if the customer has a payment break in place?
If there is a payment break in place for on or after your requested completion date, you’ll still be able to submit an application – but the payment break will need to be cancelled before we can agree the product transfer. So we will be in touch with you about this after you submit the application.

If the customer currently has funds available to borrow back at a future date, what will happen to them once they transfer to a new product?
Any borrowback that has been accumulated on the existing product can only be retained if the customer is transferring to another Flexible product. Just call your dedicated Regional Service Team and we can take your application details over the phone.

If this is not requested, or if the customer is transferring to an Everyday product, then the option to apply to borrowback previously overpaid funds will be removed upon completion of the product transfer.

Why is my application longer than expected?
Applications are occasionally held up by external factors we can’t control. For example, after we receive your application we might need to:

> Complete an external valuation.
> Correct any discrepancies at Land Registry.
> Wait for a redemption figure from a second charge company (in situations where the customer is settling their second charge).
> Wait for the second charge company to agree to postpone their charge (in situations where the customer wants to do so).

> Wait to receive proof of income and expenditure, ID or residence from the customer.

Any of these factors might delay our Offer – but we’ll keep you in the loop on any hold-ups.

**Can I apply for a standalone personal secured or further advance loan?**

No – you won’t be able to apply for standalone personal secured or further advance loans using the product transfer process, so the customer will need to apply to us directly.

**Can I handle a product transfer if I wasn’t the original intermediary for the product?**

Yes – as long as you’re registered with Virgin Money and can confirm you’re authorised to act on behalf of the customer.

**Can I complete a product transfer even if a customer’s mortgage is within its Early Repayment Charge (ERC) period?**

Yes - unless the existing product matures within 120 days and the customer wishes to switch prior to maturity. In this case your request will need to be made over the phone and an Early Repayment Charge will be incurred. Any ERCs can either be paid directly using VMO or added to the loan. If the ERC is over £5,000 and is being added to the loan, the case cannot be processed as a straight balance swap – instead it will be treated in the same way as an additional borrowing request.

**When might I have to supply documentation?**

1. If you have requested additional borrowing:
   > For residential customers, we’ll ask to see evidence of their income.
   > For BTL customers, we’ll ask to see evidence of income and tenancy documents.
   > Where the customer has asked to settle a second charge, we’ll ask to see a copy of the redemption statement.
   > Where the customer has requested additional borrowing for home improvements, we may need to see a copy of their planning permission.
   > If some or all of the loan will remain on an interest only basis, we’ll ask you to provide detail of the repayment strategy.
   > For Help to Buy Equity Loan customers, we’ll ask to see a copy of the settlement figure and a copy of the customer’s RICS valuation.

2. If you’re increasing interest only borrowing, we’ll need to see evidence of the repayment vehicle(s).

3. If we believe the customer is living at their BTL property, we may ask for evidence of their residence elsewhere.

4. If we don’t have a record of the customer’s signature, we’ll need to see proof of it.

It’s unlikely we’ll need to see documentation for anything else – but if we do, we’ll be in touch as soon as we can.
Product transfer FAQs

Who do I need to call if I need to amend or cancel the application after I’ve sent it, or to request a duplicate Offer?
Just call your dedicated Regional Service Team and we’ll talk you through what needs to happen.

Why won’t VMO accept the product code you sent the customer?
This could be for one of two reasons:

1. The product’s guarantee period might have expired. This means you won’t be able to proceed with that product and will need to choose another from our current range instead.

2. The LTV band applicable to the customer has changed since we sent them details of the product, which can happen as a result of our quarterly valuation update. If this appears to be the case, please call your dedicated Regional Service Team and we can assist you with the application.

The customer is reaching the end of their term and there does not seem to be a suitable product available which fits with their term end. What can I do?
You will not be able to select a product with a term greater than the remaining term of the mortgage. You do have the option to amend the term of the mortgage to better suit the product if this works out in the interests of the customer.

I saved an application I had fully filled out for a customer. When I tried to submit it a few days later, some of the fields were incomplete and I was unable to select the same product. Why is this?
Saving your case keeps it in Case Management but because VMO is continually updated with live information about the account, any changes to the account could affect the application. These changes might include missed payments, overpayments, a valuation refresh or a product change.

What can I do if a customer would like to pay their fees now but I keep getting an error message?
Just call your dedicated Regional Service Team and we can either take the payment over the phone or give you an override code.

A customer has received an Acceptance Form with their Offer – what do they need to do?
The Acceptance Form needs to be signed and returned to us so we can complete the transfer. They have 14 days from receipt of the Offer to get this back to us – responses after this date may affect product availability. Please make sure all parties named on the account sign the form to avoid delays.
I can’t find the Account Enquiry section in VMO.

You can find all existing customer information using the Product Transfer section of VMO. Input the customer’s details and VMO will retrieve key account information such as outstanding balance, maturity dates and any applicable Early Repayment Charges.

The customer has been sent a letter about their interest only repayment vehicle – what is this?

As part of our commitment to lend responsibly, we may write to the customer to remind them that the capital balance will remain outstanding at the end of the term to help make sure they are in a position to repay the mortgage at that time.

If you have any more questions, just take a look at the FAQ section of our VMO User Guide – you might find what you’re looking for there.

We hope you enjoy using our new Product Transfer Service.

It’s just another way we are enhancing our offering to you, our intermediary partners. We will do everything we can to support you in growing your business, because when you thrive, we do too.
Useful contact information

BDM Finder
Here’s a link to the BDM finder on our intermediary website or you can download the A-Z Lending Policy App to access it: intermediaries.virginmoney.com/bdm-finder

Phone numbers
Call your dedicated Regional Service Team for any queries:

New Build
0345 600 1477

North
0345 600 1706

South
0345 601 0680

East
0345 606 0301

West
0345 605 7025

They are here from 8.30am to 6pm, Monday to Friday (excluding bank holidays). Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way.

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Virgin Money
Mortgage Processing
Jubilee House
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Newcastle upon Tyne
NE3 4PL

Procuration Fee queries: procuration.fees@virginmoney.com
Any questions?
Just ask. You can find details of your dedicated BDM on our intermediary website virginmoneyforintermediaries.com

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