

Your Virgin Money Slyce account at a glance

Lenny Kaye
12a Newhaven Court
Court Drive
Cromer
Norfolk
NR27 9DL

Your previous balance	£330.03
Payments made	-£57.14
Spending on your card	£0.00
Fees	£5.18
Your new balance	£278.07
Available to spend (Your credit limit: £500)	£221.93



Your Virgin Money Slyce account statement: 26/11/2025

Your account number: 5276 6985 1408 8423

Your Requested Payment

£57.14

Payment date
16/12/2025

The payment option window is now open.

You have 7 days from the date of this statement to choose how to repay any monthly spend over £30. You can see your options and make your choice using the app. If you don't select any option, we will assume you want to pay back over 12 monthly instalments. This will be reflected in your Requested Payment. Remember, a fee applies for 12 month plans. You'll pay less overall if you choose a shorter plan, remember 3 month plans don't have fees.

If you make any changes during the payment option window your Requested Payment will be updated when the payment option window closes. We will email you to let you know what your new payment will be.

If you don't pay your full Requested Payment amount and you have previously chosen shorter plans, we will change your instalment plans to be paid back on the Minimum Payment basis. This gives you more time to pay us back but will cost you more. You can get more details about how we recalculate your plans in section 8.5 of your terms.

Here is your latest credit card statement - you can see a summary of your account at the top of this page.

If you take no action in the payment option window we will collect **£57.14** by Direct Debit on **16/12/2025**

If you only make the Minimum Payment on your payment date, we estimate that the fees (interest) that will be applied to your account next month will be **£5.18**. This estimate assumes you don't make any overpayments or purchases and all your plans are on the Minimum Payment basis - you pay them back over 12 months.

Please note we will still collect your Direct Debit even if you make additional payments.

Your Requested Payment

If you take no action in the payment option window, your Requested Payment this month will be **£57.14** due by **16/12/2025**

You need to pay this to keep your instalment plans on track.

If you've already set up a Direct Debit, it'll automatically take your Requested Payment.

Minimum Payments

If you cannot pay the Requested Payment you can opt to pay the Minimum Payment of **£57.14** which is the lowest amount you can pay back. The Minimum Payment assumes you pay back all your instalment plans over 12 months. It is the most expensive way to repay your spending. It's important to pay this to avoid falling behind on your repayments and impacting your credit score. We calculate your fees in line with the rates shown in the **Your Fees Explained** section of your statement. You may be able to save money overall by selecting a shorter plan.

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

Full details of how to make your payment, how we allocate payments and more information about your transactions can be found in the Virgin Money Credit Card app and over the next few pages.

If you did not choose a plan during the payment option window last month then any spend you made was put into a 12 month instalment plan. These plans include a fee. You can save money by selecting shorter instalment plan lengths. Remember to consider your options during the payment option window.

All your questions can be answered at virginmoney.com/cardhub. In September, we changed the reference number you see on Direct Debit payments made to your credit card. You may have received a notification that this had happened. There's nothing you need to do and your payments will continue as normal. For more info head to virginmoney.com/DDchanges

1 of 6



virginmoney.com

Getting to know your card

Making a payment

Direct Debit	The easiest way to pay is by Direct Debit. You can set up and amend the amount of a Direct Debit via the mobile app. When you first set up a Direct Debit you will need to make sure you continue to pay your Requested Payment as normal, until we let you know it is active. Your Direct Debit will credit your account on your payment date. Please remember, we will still collect your Direct Debit even if you make additional payments. To cancel a Direct Debit, you can go to virginmoney.com/cardshub and complete the online form.
Debit Card	To pay by debit card, use our Virgin Money Credit Card app. Please make payments at least three business days before your payment date.
Using your bank account	<ul style="list-style-type: none">> Internet or telephone banking – To make a payment you will need our sort code 40-64-25, bank account number 41320424 and use your 16-digit credit card number as your payment reference. Please use these details to make sure your payment is received by us and not delayed. Your payment will usually be applied to your account within two hours of reaching us.> Over the counter at your branch – Cash payments - If you are planning to pay this way, you will need to complete a Bank Giro Credit and you should make the payment at least four business days before your payment date. Please note you might be charged a fee for paying this way. Your payment will be applied to your account on the business day we receive cleared funds.> Over the counter at your branch – Cheque payments - Your payment will be applied to your account on the business day that we receive cleared funds. Please note you might be charged a fee for paying this way.

Manage your account your way

The Virgin Money Credit Card app Take control of your card	To access your account, download our app to help manage your card and spending. To register you'll just need your card to hand: <ul style="list-style-type: none">> Download our app from the App Store or Google Play (search 'Virgin Money Credit Card')> Follow the instructions and enter your card details> Confirm your security details> View your PIN, by tapping on the 'cards' section (we don't send you a PIN in the post) Visit virginmoney.com/app to learn more. The app is only available for the primary cardholder on the account.
Making purchases Using your card online and in shops	You can use your card wherever you see the Mastercard® logo, as well as make contactless payments and shop securely online. Enjoy all the benefits of your Virgin Money Credit Card using Apple Pay and Google Pay. It's the easy, secure and private way to pay. Visit virginmoney.com/apple-pay or virginmoney.com/google-pay to find out more. <small>Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Apple and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google, Android, Google Pay and Google Play are trademarks of Google LLC.</small>
Managing your account	For further questions on setting up, managing your card or paying your balance the quickest way is on our help pages. Visit virginmoney.com/cardshub to learn more.

Complaints Dispute resolution

How to make a complaint	If you have a problem with your agreement, please try to resolve it with us in the first instance. If we cannot resolve the complaint to your satisfaction, you have the right to refer to the Financial Ombudsman Service (FOS), which provides independent assessment of complaints. If you do not take up your problem with us first you will not be entitled to complain to the ombudsman. We can provide details of how to contact the Ombudsman. Visit virginmoney.com/cardshub to find out more.
--------------------------------	---

A closer look at your transactions

It is important that you review your monthly statement in full each month. If you do not recognise a transaction or the amount shown is incorrect, please contact us to request a refund within 8 weeks of the amount being applied to your account. For further questions, the quickest way to get help is to visit virginmoney.com/cardshub

It will normally take 3 to 5 business days for a transaction to reach your account, although in some cases, such as those involving transactions from abroad, this can take longer.

Statement period: 27/10/2025 - 26/11/2025

Balance from your previous statement	£330.03
--------------------------------------	----------------

Payments made

Transaction date	Post date	Description	Amount
16 Nov 25	17 Nov 25	PAYMENT DD - THANK YOU	-£57.14
			Total -£57.14

Spending on your card

Transaction date	Post date	Description	Amount
No spending on this statement			

Fees

Transaction date	Post date	Description	Amount
26 Oct 25	02 Nov 25	PLAN FEE	£1.95
26 Oct 25	02 Nov 25	PLAN FEE	£1.58
26 Oct 25	02 Nov 25	PLAN FEE	£0.55
26 Oct 25	02 Nov 25	PLAN FEE	£1.10
			Total £5.18
Your new balance			£278.07

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order which is set out in the Key facts about your card section. The way in which payments are allocated can make a significant difference to the amount of fees you will pay until the balance is cleared completely.

If you are unable to make your minimum payment this month, please visit our help pages at virginmoney.com/cardshub for more information.

A closer look at your instalment plans

Your Active Instalment plans

Start Date	Original Amount	Total Fees	Monthly Payment	Payments Remaining	Fees Remaining	Amount Outstanding	End Date
August plan							
26 Aug 25	£234.50	£23.40	£21.49	9	£17.55	£175.88	26 Aug 26
Instalment progress:	25%						
PLAN							
26 Mar 25	£190.00	£18.96	£17.41	4	£6.32	£63.36	26 Mar 26
Instalment progress:	67%						
PLAN							
26 Feb 25	£66.48	£6.60	£6.09	3	£1.65	£16.62	26 Feb 26
Instalment progress:	75%						
PLAN							
26 Jan 25	£132.71	£13.20	£12.15	2	£2.20	£22.21	26 Jan 26
Instalment progress:	83%						
Total Instalment Balances Outstanding (including fees)							£278.07

Any completed instalment plans will only appear once in the statement that follows the completion of your instalment plan.

Your fees explained

Fees

Instalment Plan Selected	Instalment Plan Fee %	Annual interest rate*
Pay in 1 instalment	0.00%	0.00%
Pay in 3 instalments	0.00%	0.00%
Pay in 6 instalments	5.00%	10.00%
Pay in 9 instalments	7.50%	10.00%
Pay in 12 instalments	10.00%	10.00%

*You only have to pay the fees shown here. However the law requires us to show you what the fees equal as an interest rate. See below for more detail on this. The annual rate shown is "simple" and "variable". Simple means we don't charge interest on interest. Variable means that the rates could change at some point in future. However, we'd only change them in limited circumstances, as set out in section 19.

How we charge fees

All instalment plan fees are shown in pounds and pence in our mobile app so you can see exactly what you would pay before making decisions.

We may charge you instalment plan fees when you choose to put your monthly balance into an instalment plan. The cost of the plan will vary depending on the amount you're putting into a plan and how long you're taking the plan for.

There is no instalment plan fee if you choose to pay your monthly balance in full or choose a 1 or 3 month plan. If you opt for a 6, 9 or 12 month plan we will charge an instalment plan fee based on the percentages above. All instalment plan fees will be shown in pounds and pence in the mobile app so you can see exactly what you would be paying before you make your decision.

If you chose to repay your balance over 1 or 3 instalments, we will not charge you anything. You will only have to repay the amount you have borrowed.

If you chose to repay your balance over 6, 9 or 12 instalments, we will charge a fee which is a percentage of your balance. The amount of the fees are set out in the table above.

We divide the fee due by the number of instalments you have chosen to make to repay the balance. This gives us a monthly fee. You have to pay the monthly fee so long as your balance is outstanding. If you pay an instalment before the payment date in a month, you will still have to pay the same monthly fee.

If you repay all the balance in fewer instalments than you originally selected, you will only have to pay monthly fees in each month you make a repayment. This means if you repay the balance more quickly, you will pay less. If, because you have repaid some of your balance early, the last payment you need to pay to clear your balance is less than the usual amount, we will make a proportionate reduction in the amount of the monthly fee you have to pay in that last month. The fees you have to pay will never be more than those we tell you about when an instalment plan is set up. We do not charge fees on overdue amounts or on fees.

You only have to pay the fees explained above. However, we have to explain what those fees would be if we called them interest rates. The fees we charge on instalment plans are equal to the interest rates in the table above.

Our fees explained as interest rates

The monthly fees are equal to interest calculated in the following way, using the interest rates set out above.

Interest is calculated using the applicable interest rate on the entire balance. It is calculated on the day your instalment plan is set up for the whole instalment plan period. We assume you pay all your instalments in full and on time. The total interest is then divided by the number of instalments due on your instalment plan to give your monthly interest amount. The monthly interest amount is applied to your outstanding balance each month.

Although the [annual interest rate] for Pay in 6, 9 and 12 options are the same, the actual price you will pay for these plans will be different. This is because the longer you borrow, the more it costs. The fees table above better reflects the actual price you will pay.

For more information about how we calculate fees please visit virginmoney.com/slyce-fees

Key facts about your card

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest Free period	If you chose to repay a balance over 1 or 3 instalments, we will not charge you anything. You will only have to repay the amount you have borrowed. If you chose to repay a balance over 6, 9 or 12 instalments, we will charge a fee which is a percentage of your balance. Please see Your Fees Explained.
Interest charging information	You only have to pay the fees explained above. However, we have to explain what those fees would be if we called them interest rates. The fees we charge on instalment plans are equal to the interest rates in the table on Your Fees Explained page.
Allocation of payments	We will allocate payments made into your account in the following way: <ul style="list-style-type: none">· Firstly, to any overdue balance with the oldest overdue amount being paid first.· Secondly, to pay the Minimum Payment due in that month.· Thirdly, to pay the remaining balance of the Requested Payment due in that month.· Then to pay any other outstanding balance on any instalment plans, with pay in 12 instalment plan balances being paid first, then pay in 9, then to pay in 6, then to pay in 3, and lastly to pay in 1 instalment plan balances.· Lastly, to any balance which has not yet been allocated to an instalment plan. Where you have more than one instalment plan which are for the same duration, we allocate your payments first to the one which ends the soonest.
Minimum repayment	The Minimum Payment you need to pay each month will be the total of: <ul style="list-style-type: none">· if your total spend in any month is less than £30, that amount; and· the total amount of your instalments (including the applicable monthly fee) calculated on the assumption that you repay all instalment balances over 12 instalments. Your Minimum Payment is included in the Requested Payment amount shown on the front of your statement each month.
Fees	You may need to pay instalment plan fees. We will tell you what these are when you set up a plan and you can see what these fees are at any point in time in the "A Closer Look" and "Your Fees Explained" sections of your statement. You can also check our app for our helpful fee calculator.
Other Charges	There are no charges on this account other than the fees listed above.
Foreign usage	There are no foreign exchange fees on this account. If you carry out a transaction (which includes refunds) using your card in a currency other than pounds sterling, it will be converted into pounds sterling at an exchange rate on the day the transaction is taken from your account (which may not be the same day as the date you make your transaction). More information about scheme exchange rates can be found at: www.mastercard.com/global/currencyconversion . The exchange rate used to convert the transaction will be shown on your monthly statement.
Default charges	There are no default charges applied to this account.