

YCB DC Trustee Limited
Registered in Scotland
Company no: SC0258780

YCB DC TRUSTEE LIMITED
("the Company")

Circulation date: 13 November 2020

Pursuant to Chapter 2 of Part 13 of the Companies Act 2006, the directors of the Company propose that the following resolutions are passed as special resolutions (the "Resolutions").

SPECIAL RESOLUTION

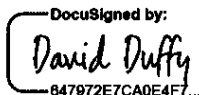
That the Company's name be changed to Virgin Money Retirement Savings Plan Trustee Limited; and

That the Company's Articles of Association in the form of the annexed copy at the schedule be and are hereby adopted in substitution for and to the exclusion of all existing Articles of Association of the Company.

AGREEMENT

Please read the notes overleaf before signifying your agreement to the Resolution.

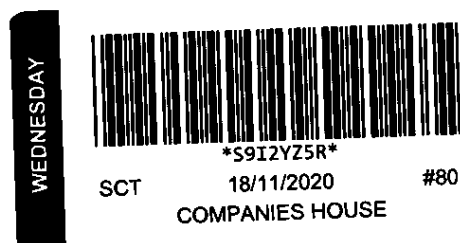
We, the undersigned, being entitled to vote on the Resolutions at the circulation date, irrevocably agree to the Resolutions:

DocuSigned by:

847972E7CA0E4F7...

For and on behalf of Virgin Money UK
PLC

Position: Director

Date: 13/11/2020



EXPLANATORY NOTES FOR SHAREHOLDERS

- (i) The circulation date of these Written Resolutions is 13 November 2020.
- (ii) Please signify your agreement to these Resolutions by signing your name where indicated, enter the date on which you signed the document and then return the original signed document to the Company for the attention of Susie Macleod, Legal and Governance, 3rd Floor, 40 St Vincent Place, Glasgow, G1 2HL within 7 days of the circulation date.
- (iii) If you return the document signed but un-dated it will be assumed by the Company that you signed the document on the day immediately preceding the day on which it was received by the Company.
- (iv) If you do not agree to the Resolutions, you do not need to do anything. You will not be deemed to agree if you fail to reply.
- (v) Once you have indicated your agreement to the Resolutions you may not revoke your agreement.