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## Your credit card statement: 27/02/2026

Your account number: 5276 6984 8801 6285

### Your credit card account at a glance

Your previous balance	£467.86
Payments made	-£467.86
Spending on your card	£654.95
Interest and charges	£2.66
<b>Your new balance</b>	<b>£657.61</b>
Available to spend (Your credit limit: £2,900)	<b>£2,242.39</b>

Virgin Points earned this month on your credit card **491.22**

Your Requested Payment  
**£25.00**

Payment date  
**19/03/2026**

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

We will collect **£657.61** by Direct Debit on **19/03/2026**.

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

For more information about your transactions and for details about making additional payments please see overleaf.

#### Minimum payments

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

If you only make the minimum payment on your payment date and if there are no changes to your account or further transactions after the date of this statement, we estimate the interest that will be applied to your account next month will be **£18.43**.

Your minimum payment this month is **£25.00** due by **19/03/2026**.

Full details of how to make this payment and more information about your transactions can be found over the next few pages.

For all the details about how we allocate payments to any balances you may have, check the Key Facts section of your statement.



# 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 complete our online dispute form [www.virginmoney.com/disputes](http://www.virginmoney.com/disputes)

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: 28/01/2026 - 27/02/2026

Balance from your previous statement			<b>£467.86</b>
<b>Payments made</b>			
Transaction date	Post date	Description	Amount
16 Feb 26	16 Feb 26	PAYMENT DD - THANK YOU	-£467.86
<b>Total</b>			<b>-£467.86</b>
<b>Spending on your card</b>			
Transaction date	Post date	Description	Amount
<b>IAN MASON 5276 6984 8801 6285</b>			
28 Jan 26	29 Jan 26	ALDI 25 776	PITSEA £38.55
30 Jan 26	01 Feb 26	TESCO STORES 3060	PITSEA £108.44
31 Jan 26	01 Feb 26	ALDI 25 776	PITSEA £36.21
04 Feb 26	05 Feb 26	ALDI 25 776	PITSEA £19.23
06 Feb 26	08 Feb 26	TESCO STORES 3060	PITSEA £82.70
13 Feb 26	15 Feb 26	TESCO STORES 3060	PITSEA £135.14
20 Feb 26	22 Feb 26	TESCO STORES 3060	PITSEA £112.14
25 Feb 26	26 Feb 26	ALDI 25 776	PITSEA £33.55
26 Feb 26	27 Feb 26	SP AI MASTERCLASS - DI 120.00 @ 01.348 USA	CHEYENNE £88.99
<b>Total</b>			<b>£654.95</b>
<b>Interest, fees and charges</b>			
Transaction date	Post date	Description	Amount
27 Feb 26	27 Feb 26	NON-STERLING TRANS FEE	£2.66
<b>Total</b>			<b>£2.66</b>
Your new balance			<b>£657.61</b>

**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 interest you will pay until the balance is cleared completely.**

If you are unable to make your minimum payment this month, please call us straight away on **0800 028 6692**. We are here Monday - Friday, 9am - 7pm.

## Making payments

### 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 Virgin Money Credit Card 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 its 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](http://virginmoney.com/cardshub) and complete the online form.

### Additional Methods

There are alternative methods that you can use to make payments such as cheque or Giro slip, for all payment methods you can go to [www.virginmoney.com/make-a-payment](http://www.virginmoney.com/make-a-payment).

### Mobile App

To make a bank payment, go to the 'Payments' section in the Virgin Money Credit Card app. You will be securely connected to your bank app for you to choose which account you want to pay from. The payment will usually reach your account within two hours.

### Faster Payments

To make a faster payment please ensure you pay before midnight on your payment due date. Faster Payments usually arrive in 2 hours but can take up to 3 working days. Transfer funds to:

- Sort Code 40-64-25
- Account Number 41320424
- Your 16 digit card number is your payment reference

# A look at your Virgin Points

## Virgin Points from your credit card spending

Points earned on purchases	491.22
Credit card bonus points	0.00
Retailer promotion bonus points	0.00
Adjusted points	0.00
<b>Total points this statement</b>	<b>491.22</b>

# Your interest explained

## Standard interest rates (variable)

Transaction type	Annual interest rate	Daily interest rate	Amount outstanding
Purchases	24.10%	0.0660305%	£657.61
Balance Transfers	24.10%	0.0660305%	£0.00
Money Transfers	24.10%	0.0660305%	£0.00
Cash	25.70%	0.0704019%	£0.00
Charges	24.10%	0.0660305%	£0.00

### How we charge interest

We charge interest on all transactions and related fees (other than instalment plan fees), and on any unpaid interest, at the relevant rate for that type of transaction. The different transaction types are shown in the tables above. We charge interest on other charges and amounts added to your account, at the standard rate for Card Purchases.

We will not charge interest on Card Purchases and related fees, as long as you pay the full balance (excluding any instalment plans and transfers on a promotional rate) shown on your statement by the payment date. Otherwise, we will charge interest each day on all transactions and related fees, on unpaid interest and on any other amounts, from the date they are added to your account until you pay them off in full. The total interest charge will increase the longer you delay making payments.

We add interest to your account on the statement date each month and that interest forms part of your outstanding balance. New interest builds up on that interest - this is known as compound interest. If the account is not fully cleared (excluding any instalment plans and transfers on a promotional rate), interest will be charged on the total value of the statement and not just the outstanding balance.

We may give you promotional rates. We will take into account your circumstances before we do this. If we give you a promotional rate, we will tell you what it is and any fees, how long it lasts for and any other information relevant at the time. If you have a promotional rate on your account, this will be shown on your statement in the tables above.

**For more information about how we calculate interest please visit [virginatlantic.com/credit-card-faqs](https://virginatlantic.com/credit-card-faqs)**

# 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.

<b>Interest free period</b>	Maximum 50 days for Card Purchases, if you pay your balance in full (excluding any instalment plans and transfers on a promotional rate) and on time each month. Subject to any interest free promotional offer, there will be no interest free period for Balance Transfers, Money Transfers or Cash Advances.
<b>Interest charging information</b>	<p>&gt; <b>Card Purchases</b> – You will not pay interest on Card Purchases if you pay your balance in full (excluding any instalment plans and transfers on a promotional rate) and on time.</p> <p>&gt; <b>All transactions</b> – Subject to any interest free promotional offer, interest will be charged from the date the transaction is posted to your account, until the transaction is repaid in full.</p>
<b>Allocation of payments</b>	<p><b>We will allocate your payments in the following way:</b></p> <p>&gt; Firstly, to your Minimum Payment in this order:</p> <ul style="list-style-type: none"> <li>&gt; any interest, annual card fee, and non-instalment plan balances, and then,</li> <li>&gt; if you have instalment plans, up to 1% of what is left to repay on any instalment plans and 1% of any monthly instalment plan fees.</li> </ul> <p>&gt; Secondly, if you have instalment plans, the rest of your instalment plan payments due that month (these payments are included in your Requested Payment).</p> <p>&gt; Then, any remaining non-instalment plan balances that appear on your statement.</p> <p>&gt; Next, new non-instalment plan transactions that you have made, but are not yet shown on a statement.</p> <p>&gt; Finally, if you have instalment plans, any remaining instalment plan payments (until your instalment plans are paid off in full).</p> <p>When we are allocating your payments in the above order, we will take the following into account:</p> <p>&gt; At each stage, we pay off balances with the highest interest rate first, before repaying those on lower interest rates. This doesn't apply to instalment plans (see below).</p> <p>&gt; Where we charge interest on multiple promotional balances at the same rate, we will pay off the balances in the order that the promotional rate is due to end (for example, a balance transfer that is due to end in two months' time will be paid off before another that ends in six months' time).</p> <p>&gt; Where promotional rates end at the same time, we will pay off the balances in the following order: Money Transfers, Balance Transfers, and then Card Purchases.</p> <p>&gt; Instalment plans are paid off in the order they are due to end.</p> <p>&gt; Where instalment plans end at the same time, we will pay off the plans in the following order: Money Transfers, Balance Transfers, and then Card Purchases.</p> <p>&gt; Any additional payments put towards an instalment plan will go to the final payment of the instalment plan, then to the payment before that and so on working backwards.</p>
<b>Minimum repayment</b>	<p>Each month you must pay at least the Minimum Payment in pounds sterling, shown on your statement.</p> <p>If you do not have any instalment plans, your Minimum Payment will be the greater of:</p> <ul style="list-style-type: none"> <li>&gt; £25 or the whole balance shown if it is less, or</li> <li>&gt; the interest, any annual card fee and 1% of the remaining balance.</li> </ul> <p>If you have one or more instalment plans as well as non-instalment plan balances, your Minimum Payment will be:</p> <ul style="list-style-type: none"> <li>&gt; the interest, any default charges, annual card fee and 1% of the remaining non-instalment plan balance (rounded up to £25 or the whole balance shown if it is less), plus</li> <li>&gt; 1% of what is left to repay on the instalment plan(s) and 1% of the monthly instalment plan fees.</li> </ul> <p>If your balance is made up only of one or more instalment plans, your Minimum Payment will be</p> <ul style="list-style-type: none"> <li>&gt; any annual card fee, plus</li> <li>&gt; 1% of what is left to repay on the instalment plan(s) and 1% of the monthly instalment plan fees.</li> </ul> <p>In all cases, if we change your Minimum Payment under section 9.2, your Minimum Payment will always be that amount if that is higher.</p>
<b>Fees</b>	There is an annual card fee of £0.00.
<b>Other charges</b>	<p>The transaction fees below apply to standard interest rate transactions. Fees for promotional rate transactions can be found in the details we provide you with.</p> <ul style="list-style-type: none"> <li>&gt; Cash Advance transaction fee: 5.00%</li> <li>&gt; Balance Transfer transaction fee: 5.00%</li> <li>&gt; Money Transfer transaction fee: 5.00%</li> </ul> <p>We will charge instalment plan fees which we will tell you about beforehand. Other fees may apply for services you can request. We will tell you the fees that apply when you request the service.</p>
<b>Foreign usage</b>	<p>One or more of the following will apply:</p> <ul style="list-style-type: none"> <li>&gt; Non-Sterling Transaction Fee (for foreign currency transactions): 2.99% of transaction. We will not charge this if the transaction is in Euros, Swedish Kronor or Romanian Lei and it takes place in the European Economic Area (EEA).</li> <li>&gt; Cash Advance Transaction Fee: 5.00%.</li> </ul> <p>If you carry out a transaction (which includes refunds) using your card in a currency other than pounds sterling, it will usually be converted into pounds sterling at an exchange rate on the day the transaction takes place (which may not be the same day as the date you make your transaction). More information about the exchange rate can be found at <a href="http://www.mastercard.com">www.mastercard.com</a>.</p> <p>After the transaction has been converted to pounds sterling, we will add a Non-Sterling Transaction Fee for foreign currency transactions (as set out in our Tariff). We will not charge a Non-Sterling Transaction Fee if the transaction is in Euros, Swedish Kronor or Romanian Lei and takes place in the UK or the European Economic Area (EEA). We will also add a Cash Advance Transaction Fee for a Cash Advance made in a foreign currency (as set out in our Tariff)</p>
<b>Default charges</b>	£0 for going over your credit limit or paying late. See section 2 of your credit card agreement for more information.

The Virgin Atlantic Credit Card is issued by Clydesdale Bank PLC (trading as Virgin Money). Registered in Scotland (Company No. SC001111). Registered office: 177 Bothwell Street, Glasgow G2 7ER. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.