

December 2025

Hello

Welcome to Octopus Money Direct

We're so happy to welcome you from Virgin Money to Octopus Money Direct. Now that you're officially part of the family, here's a reminder of some things you should know:

- **The important things haven't changed.** Your account number, investments, charges and the way we manage and protect your money, including FSCS protection (up to £85,000), are all exactly the same.
- **New name, same friendly team.** You'll now see Octopus names and branding in emails, text messages, letters, your online account, and on your payments and withdrawals. But it's still the same people supporting you.
- **A new place to sign in.** You can sign in to Online Service at octopusmoneydirect.com. Use your same username and password. If you can't remember your sign-in details, no problem – you can reset them from the sign-in page.
- **The Octopus Money Direct app.** If your device has auto updates enabled, your app will update automatically. If you don't have auto updates switched on, you'll be prompted to update it when you open it. It works exactly the same way as the Virgin Money Investments app and you'll sign in with the same details and PIN. If you want to use the app for the first time, go to your app store and download the Octopus Money Direct app.
- **Updated Terms and new Privacy Policy from 1 December 2025.** The Terms are in the product information section of your Documents. You can also see a copy of both the Terms and Privacy Policy at octopusmoneydirect.com/newhome.

Please stay safe

Scammers may use changes like this to try to trick you – please check the security tips on our sign-in page. If you get a suspicious call, email or text message, stop and contact us straight away on the details overleaf. Remember, never share your security details with anyone.

Continued overleaf...

We're here if you need help

Got a question? Go to our FAQs at octopusmoneydirect.com/newhome. If you can't find your answer here, you can get in touch just as you always have.

And if you need extra support – whether you're experiencing a long-term change in your life, or you just need a little understanding for now, we're here to support you. Go to octopusmoneydirect.com/support.

A bit about Octopus Money

Octopus Money Direct is part of Octopus Money, who're on a mission to make investing and money advice available to all. A few things you might like to know:

- **You're in good hands.** Octopus has been managing investments for over 25 years. In fact, Octopus Investments was where the Octopus Group started back in 2000 – and today Octopus manages £9.6 billion* in assets.
- **B Corp.** As a B Corp, Octopus Money is legally committed to doing the right thing for people, the planet, and communities – so your money is with a company that cares about more than just profit.
- **Proudly independent.** Being privately owned means Octopus Money answers to customers, not outside shareholders.
- **Everyone deserves help with their money.** With Octopus Money Direct, you make your own decisions about your money. Octopus Money also offers financial and wealth planning advice services. For more info go to octopusmoneydirect.com/planning (additional charges may apply).

Welcome!

If you need help, just get in touch. You can sign in to send us a secure message or call us on our usual number, 03455 28 88 88 (outside UK +44 1256 58 80 00). We're here 8am to 9pm, Monday to Friday, and 9am to 6pm on Saturdays.

The team at Octopus Money Direct

Remember, only Virgin Money Stocks and Shares ISAs, Investment Accounts and Pensions are now with Octopus Money Direct – other Virgin Money accounts and services are not affected.

*Octopus as at March 2025. Funds Under Management data includes undrawn commitments, funds under advisory mandates and funds monitored, and is based upon the latest information available at the time of the calculation. The figure includes Octopus Investments, Octopus AIF Management and Octopus Investments Australia.

Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they're included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

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