



**STRICTLY PRIVATE AND CONFIDENTIAL**

The Directors  
Virgin Money UK PLC  
Floor 15  
The Leadenhall Building  
122 Leadenhall Street  
London EC3V 4AB  
United Kingdom

22 April 2024

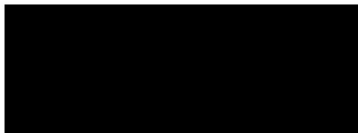
Dear Sirs/Madams,

**Recommended cash acquisition of Virgin Money UK PLC (“Virgin Money”) by  
Nationwide Building Society (“Nationwide”)**

We refer to the scheme document to be sent to shareholders of Virgin Money on or around 22 April 2024 in connection with the recommended cash acquisition of Virgin Money (the “**Scheme Document**”), as well as the Scheme Document publication announcement to be dated on or around 22 April 2024 (the “**Scheme Document Publication Announcement**”).

Goldman Sachs International hereby confirms that we have given and not withdrawn our consent to the inclusion in the Scheme Document and Scheme Document Publication Announcement of references to its name in the form and context in which they appear.

Yours faithfully,



For and on behalf of Goldman Sachs International