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Virgin Money plc
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virginmoney.com

17 July 2017

To: Financial Conduct Authority
Covered Bonds Team, Capital Markets
25 The North Colonnade
Canary Wharf
London
E14 5H5

Virgin Money plc proposed €7 billion Global Covered Bond Programme (the Programme)

Unless expressly defined in this Certificate, terms defined in the Regulated Covered Bonds Regulations 2008 (SI 346/2008) (as amended) (the **RCB Regulations**) have the same meaning in this Certificate.

I, the undersigned, being a duly authorised officer of the Issuer, hereby certify that as at the date of this Certificate and in relation to the Programme to be established by Virgin Money plc:

- a) we have made all appropriate searches, enquiries and investigations (including, without limitation, of the Issuer's books and records) to ascertain the true position in relation to the matters stated below:
- b) the eligible property (other than liquid assets) in the asset pool for the Programme falls, within class 2 (residential mortgage assets) as specified in Regulation 2(1A) of the RCB Regulations; and
- c) the Issuer wishes the regulated covered bonds issued under the Programme to be single-asset class regulated covered bonds.

Signed for and on behalf of **Virgin Money plc** by:

SIGNED

By: Peter Bole