

MANCHESTER UNITED CREDIT CARD

Feature Guide for Users

About This Card

The Manchester United Credit Card is your passport to exclusive red rewards. Issued by Clydesdale Bank PLC (trading as Virgin Money), this card is designed for passionate Manchester United supporters aged 18 or over.

Representative APR (Variable): 27.9%

Credit Available: Subject to status

Eligibility: UK residents aged 18+

Key Features and Benefits

1. EXCLUSIVE REWARDS & DISCOUNTS

Megastore & Red Card Discounts

Receive a 10% discount on all card purchases at:

- Manchester United Megastore
- • Red Card
- • Online at United Direct
- • Note: For in-person transactions, you must present the physical card. For online transactions, use the voucher code provided by Manchester United.

Museum and Stadium Tour Discounts

Get 20% discount for advance bookings on:

- Stadium Tours
- • Museum Visits
- • Plan your visit and save on this unforgettable experience

The United Way Program

Gain exclusive access to win:

- Manchester United match tickets
- • Limited edition rewards and experiences
- • Unique 'money can't buy' experiences through The United Way program
- • The opportunity to nominate worthy Manchester United fans for exclusive experiences

Additional Benefits

- Best Credit Card Provider Award recipient (Virgin Money)
- • Manage your card with the dedicated Virgin Money Credit Card app
- • Access to 24/7 digital support through Redi

2. APPLICATION & ELIGIBILITY

Check Your Eligibility

Before applying, use the Virgin Money Card Checker tool to:

- Know your chances of acceptance

- • See your minimum credit limit on pre-approved cards
- • Check your eligibility without affecting your credit score

Application Requirements

- UK resident
- • Age 18 or over
- • Subject to status and credit approval
- • Cannot transfer balance from Virgin Money, Clydesdale Bank, Yorkshire Bank, or B credit cards

Important: Do not use your card to repay other borrowing from Clydesdale Bank PLC

3. CARD MANAGEMENT FEATURES

Virgin Money Credit Card App

Manage your card digitally with essential tools:

Track Your Balance and Transactions

- View your latest transactions
- • Keep tabs on your current balance
- • Monitor your spending in real-time

Pay with Ease

- Set up Direct Debits
- • Make one-off payments
- • Full payment flexibility

Manage Balance and Money Transfers

- Easily transfer a balance
- • Move money into your accounts
- • Consolidate your borrowing

Card Management Security

- View your PIN securely
- • Report lost or stolen cards immediately
- • Full card control at your fingertips

4. INTEREST RATES & PROMOTIONAL RATES

Standard Interest Rate

- Representative 27.9% APR (variable)
- • Rates may change in accordance with the Prudential Regulation Authority guidelines

Promotional Rates

If you have a promotional rate on your card:

- Maintain your minimum monthly payment to keep the promotional rate
- • If minimum payment is missed, the promotional rate will be withdrawn effective from the start of the next statement period
- • When a promotional period ends or is withdrawn, the standard interest rate applies

5. IMPORTANT TERMS & CONDITIONS

Credit Availability

- Credit is available subject to status only
- • Only available to UK residents aged 18 or over

Account Management

- You must have the Virgin Money Credit Card app to manage your card digitally
- • All card management must be done through the app for security and convenience

Payment Obligations

- Pay your minimum payment on time to maintain promotional rates
- • Failure to pay will result in withdrawal of promotional rates

Transfer Restrictions

- Balance transfers from Virgin Money, Clydesdale Bank, Yorkshire Bank, or B credit cards are NOT allowed
- • Do not use your card to repay other borrowing from Clydesdale Bank PLC

Data Protection

- Calls may be monitored and recorded
- • Calls are charged at your service provider's prevailing rate

6. GETTING STARTED

How to Apply

1. Check your eligibility using the Virgin Money Card Checker
2. 2. Apply online through the application portal
3. 3. Receive your decision
4. 4. Download the Virgin Money Credit Card app
5. 5. Activate your card and start enjoying benefits

Where to Find Help

- Check FAQs at: www.manutd.com/en/partners/cardholder-FAQs
- • Visit Manchester United Cardholder Hub: www.manutd.com/virginmoneycardholderhub
- • Contact Virgin Money Support

Key Contacts

- General Enquiries: Virgin Money Support Hub
- • Card Issues: Credit Card Support Line
- • FAQs: Virgin Money Website
- • Regulatory Body: Financial Conduct Authority

7. ISSUER INFORMATION

Card Issuer

Manchester United Credit Card

Issued by: Clydesdale Bank PLC (trading as Virgin Money)

Registered: Scotland (Company No. SC001111)

Registered Office: 177 Bothwell Street, Glasgow, G2 7ER

Regulatory Oversight

Authorised by: The Prudential Regulation Authority

Regulated by: The Financial Conduct Authority and The Prudential Regulation Authority

Important Notes

- This card is exclusive to Manchester United supporters
- • All benefits are subject to the terms and conditions provided
- • For current information, visit the Manchester United Cardholder Hub
- • See Virgin Money support for additional FAQ documents