

14 November 2019

Andrew Weaver
ASX Warrants
Level 6, 20 Bridge Street
Sydney NSW 2000

Dear Andrew,

Name and ASX Code Change – CYB to VUK

Updated information The purpose of this letter is to provide updated information pursuant to the ASIC Class Order 03/237 in relation to each Product Disclosure Statement (PDS) referred to below.

Amendment The Terms of Issue, and each PDS issued by Citigroup Global Markets Australia Pty Limited (**Citi**) (AFSL 240 992, ABN 64 003 114 832), relating to the following warrants:

CYBJOA, CYBJOC, CYBJOE, CYBKOC, CYBKOD, CYBKOG, CYBKOH, CYBKOI, CYBKOP, CYBKOR, CYBKOS, CYBKOU

is amended to the minimum extent necessary to reflect the fact CYBG PLC (ASX code CYB) will trade its securities on the ASX platform under its new name Virgin Money UK PLC and ASX code VUK, effective Friday 15 November 2019.

The warrant codes will be updated to reflect this change as follows:

VUKJOA, VUKJOC, VUKJOE, VUKKOC, VUKKOD, VUKKOG, VUKKOH, VUKKOI, VUKKOP, VUKKOR, VUKKOS, VUKKOU

Citi's opinion Citi is of the view that this amendment is not materially prejudicial to holders' interests, and that this notice does not contain information which is materially adverse.

Yours sincerely,



Brendan Wills
Director

Signed on behalf of

Citigroup Global Markets Australia Pty Limited