

Weekend Payments FAQ

An important change to your regular payments

We're changing the way we handle your regular payments. Currently, every Saturday, we set aside the money you'll need to pay any bills which are due on the Monday. These are payments you've set up or ones that have been set up for you - things like Direct Debits and standing orders. From 14 August 2021, we'll stop setting it aside, which means the money will still be in your account over the weekend.

Questions our customers are asking:

Q: Can I still spend money over the weekend?

A: Yes you can, but just remember to make sure there's enough money in your account to cover any payments that are due on the Monday (or the next working day after a bank holiday).

Q: How can I keep tabs on my weekend spending?

A: The quickest and easiest way is via the new Virgin Money mobile app, which is packed full of clever features like tracking and budgeting tools. If you haven't already, download it from your usual app store.

Q: Do these changes affect my incoming payments?

A: Not at all. None of your incoming payments, such as your salary, pension or benefits are affected.

Q: Why are you making this change?

A: We're doing it to give you more control over your money. As we'll no longer be setting money aside at the weekend, it'll be your choice what you spend and when. Just make sure you leave enough money in your account to cover any bills due on a Monday. If not, your Direct Debits and/or standing orders might not get paid which could lead to fees and charges. You can check your tariff for more information.

Q: Will you tell me if I haven't got enough money to pay a Direct Debit or standing order?

A: Yes, we will, thanks to a useful tool available on our website and app, called Take Action Alerts. These free alerts let you know if a payment can't be made because there's not enough money in your account. If you're registered on our app and we've got your mobile number, there's nothing you need to do as you'll receive these alerts automatically (unless you've opted out in the past). Otherwise, if you'd like to start receiving them, just update your contact details in your app or [online](#).

Q: Can I speak with someone about my account?

A: Of course, if you have any questions about your balance, payments or these changes, drop us a message in your app on Live Chat. Or call us on 0800 345 7365 (+44 141 9517329 from outside UK). We're here 7am to 9pm Monday to Saturday and 10am to 5pm on Sunday.