

TR-1: Standard form for notification of major holdings

NOTIFICATION OF MAJOR HOLDINGS (to be sent to the relevant issuer and to the FCA in Microsoft Word format if possible)^j

1a. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached ⁱⁱ :		International Personal Finance plc		
1b. Please indicate if the issuer is a non-UK issuer (please mark with an "X" if appropriate)				
UK issuer				
2. Reason for the notification (please mark the appropriate box or boxes with an "X")				
An acquisition or disposal of voting rights		X		
An acquisition or disposal of financial instruments				
An event changing the breakdown of voting rights				
Other (please specify) ⁱⁱⁱ :				
3. Details of person subject to the notification obligation ^{iv}				
Name		Aggregate of abrdn plc affiliated investment management entities with delegated voting rights on behalf of multiple managed portfolios		
City and country of registered office (if applicable)		Edinburgh, United Kingdom		
4. Full name of shareholder(s) (if different from 3.) ^v				
Name				
City and country of registered office (if applicable)				
5. Date on which the threshold was crossed or reached ^{vi} :		27 December 2024		
6. Date on which issuer notified (DD/MM/YYYY):		30 December 2024		
7. Total positions of person(s) subject to the notification obligation				
	% of voting rights attached to shares (total of 8. A)	% of voting rights through financial instruments (total of 8.B 1 + 8.B 2)	Total of both in % (8.A + 8.B)	Total number of voting rights held in issuer (8.A + 8.B) ^{vii}
Resulting situation on the date on which threshold was crossed or reached	5.203477	0. 000000	5.203477	11,313,294
Position of previous notification (if applicable)	9.995619	0. 000000	9.995619	

8. Notified details of the resulting situation on the date on which the threshold was crossed or reached ^{viii}				
A: Voting rights attached to shares				
Class/type of shares ISIN code (if possible)	Number of voting rights ^{ix}		% of voting rights	
	Direct (DTR5.1)	Indirect (DTR5.2.1)	Direct (DTR5.1)	Indirect (DTR5.2.1)
GB00B1V/C040		11,313,294		5.203477

GB00B1TRG049		11,313,294		5.203477
SUBTOTAL 8. A		11,313,294		5.203477

B 1: Financial Instruments according to DTR5.3.1R (1) (a)				
Type of financial instrument	Expiration date ^x	Exercise/ Conversion Period ^{xi}	Number of voting rights that may be acquired if the instrument is exercised/converted.	% of voting rights
		SUBTOTAL 8. B 1		

B 2: Financial Instruments with similar economic effect according to DTR5.3.1R (1) (b)					
Type of financial instrument	Expiration date ^x	Exercise/ Conversion Period ^{xi}	Physical or cash settlement ^{xii}	Number of voting rights	% of voting rights
		SUBTOTAL 8.B.2			

9. Information in relation to the person subject to the notification obligation (please mark the applicable box with an "X")				
Person subject to the notification obligation is not controlled by any natural person or legal entity and does not control any other undertaking(s) holding directly or indirectly an interest in the (underlying) issuer ^{xiii}				
Full chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held starting with the ultimate controlling natural person or legal entity ^{xiv} (please add additional rows as necessary)				X
Ultimate controlling person	Name ^{xv} of controlled undertaking	% of voting rights if it equals or is higher than the notifiable threshold	% of voting rights through financial instruments if it equals or is higher than the notifiable threshold	Total of both if it equals or is higher than the notifiable threshold
abr dn plc				
abr dn plc	abr dn Investments (Holdings) Limited			
abr dn plc	abr dn Investment Management Limited			
abr dn plc				
abr dn plc	abr dn Holdings Limited			
abr dn plc	abr dn Investments Limited			

10. In case of proxy voting, please identify:	
Name of the proxy holder	
The number and % of voting rights held	

The date until which the voting rights will be held	
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11. Additional information^{xvi}
<p>In reference to Section 9, the shares detailed are managed by the named discretionary investment management entity within multiple portfolios on behalf of underlying clients, based on investment management agreements whereby the client has delegated the exercise of the voting power to the referenced investment manager.</p> <p>This disclosure is to reflect the fact that the voting rights effectively held indirectly by the underlying intermediate holding company abrdn Investments (Holdings) Limited ("al(H)L") and held by the underlying investment management entity abrdn Investment Management Limited ("alML") decreased below the 5% notifiable threshold due to trading on 27th December 2024. Prior to this crossing, al(H)L effectively held and alML held 5.028019% of the delegated voting rights.</p>

Place of completion	Aberdeen, United Kingdom
Date of completion	30 December 2024

Legal Entity Identifier: 213800II1044IRKUZB59

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