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THIS ANNOUNCEMENT IS NOT AN ANNOUNCEMENT OF A FIRM INTENTION TO MAKE AN OFFER UNDER RULE 2.7 OF THE CITY CODE ON TAKEOVERS AND MERGERS (THE "CODE") AND THERE CAN BE NO CERTAINTY THAT ANY OFFER WILL BE MADE.

THIS ANNOUNCEMENT CONTAINS INSIDE INFORMATION.

22 October 2025

INTERNATIONAL PERSONAL FINANCE PLC

Extension of PUSU deadline

On 30 July 2025, it was announced that the Board of International Personal Finance plc ("IPF" or the "Company") (the "Board") and BasePoint Capital LLC ("BasePoint") were in discussions with respect to a potential cash offer to be made by BasePoint to acquire the entire issued and to be issued share capital of IPF (the "Possible Offer Announcement"). On 24 September 2025, the Board announced that it had received a revised possible cash offer from BasePoint (the "Revised Possible Offer Announcement"). Defined terms in this announcement have the same meanings as in the Revised Possible Offer Announcement except as otherwise stated.

As noted in the Revised Possible Offer Announcement, BasePoint has completed its due diligence, and the Revised Possible Offer remains subject to satisfaction or waiver of a number of customary pre-conditions, including approval by the BasePoint board. The Board understands that BasePoint is making constructive progress in raising finance for the potential cash offer and BasePoint has therefore asked the Board for more time to bring this to a conclusion. Accordingly, the Board has, in accordance with Rule 2.6(c) of the Code, requested, and the Panel has consented to, an extension to the deadline under Rule 2.6(a) of the Code by which BasePoint is required either to announce a firm intention to make an offer for IPF in accordance with Rule 2.7 of the Code or to announce that it does not intend to make an offer, in which case the announcement will be treated as a statement to which Rule 2.8 of the Code applies.

Such announcement must now be made by not later than 5.00 p.m. (London time) on 19th November 2025.

There can be no certainty that any firm offer for IPF will be made even if the pre-conditions are satisfied or waived. A further announcement(s) will be made in due course as and when appropriate.

The Company remains in an 'offer period' in accordance with the rules of the Code and the attention of the Company's shareholders is drawn to the continuing disclosure requirements of Rule 8 of the Code, which are summarised below.

The person responsible for arranging the release of this announcement on behalf of IPF is Tom Crane, General Counsel.

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Disclosure requirements of the Code

Under Rule 8.3(a) of the Code, any person who is interested in 1% or more of any class of relevant securities of an offeree company or of any securities exchange offeror (being any offeror other than an offeror in respect of which it has been announced that its offer is, or is likely to be, solely in cash) must make an Opening Position Disclosure following the commencement of the offer period and, if later, following the Announcement in which any securities exchange offeror is first identified. An Opening Position Disclosure must contain details of the person's interests and short positions in, and rights to subscribe for, any relevant securities of each of (i) the offeree company and (ii) any securities exchange offeror(s). An Opening Position Disclosure by a person to whom Rule 8.3(a) applies must be made by no later than 3.30 p.m. on the tenth business day following the commencement of the offer period and, if appropriate, by no later than 3.30 p.m. on the tenth business day following the Announcement in which any securities exchange offeror is first identified. Relevant persons who deal in the relevant securities of the offeree company or of a securities exchange offeror prior to the deadline for making an Opening Position Disclosure must instead make a Dealing Disclosure.

Under Rule 8.3(b) of the Code, any person who is, or becomes, interested in 1% or more of any class of relevant securities of the offeree company or of any securities exchange offeror must make a Dealing Disclosure if the person deals in any relevant securities of the offeree company or of any securities exchange offeror. A Dealing Disclosure must contain details of the dealing concerned and of the person's interests and short positions in, and rights to subscribe for, any relevant securities of each of (i) the offeree company and (ii) any securities exchange offeror(s), save to the extent that these details have previously been disclosed under Rule 8. A Dealing Disclosure by a person to whom Rule 8.3(b) applies must be made by no later than 3.30 p.m. on the business day following the date of the relevant dealing.

If two or more persons act together pursuant to an agreement or understanding, whether formal or informal, to acquire or control an interest in relevant securities of an offeree company or a securities exchange offeror, they will be deemed to be a single person for the purpose of Rule 8.3.

Opening Position Disclosures must also be made by the offeree company and by any offeror and Dealing Disclosures must also be made by the offeree company, by any offeror and by any persons acting in concert with any of them (see Rules 8.1, 8.2 and 8.4).

Details of the offeree and offeror companies in respect of whose relevant securities Opening Position Disclosures and Dealing Disclosures must be made can be found in the Disclosure Table on the Panel's website at www.thetakeoverpanel.org.uk, including details of the number of relevant securities in issue, when the offer period commenced and when any offeror was first identified. You should contact the Panel's Market Surveillance Unit on +44 (0)20 7638 0129 if you are in any doubt as to whether you are required to make an Opening Position Disclosure or a Dealing Disclosure.

Publication on a website and availability of hard copies

This Announcement and the documents required to be published pursuant to Rule 26 of the Code will be available, subject to certain restrictions relating to persons resident in restricted jurisdictions, on BasePoint's website at www.bpdisclosures.com and on IPF's website at www.ipfin.co.uk promptly and in any event by no later than 12 noon

on the business day following the date of this Announcement. Neither the content of the websites referred to in this Announcement nor the content of any website accessible from hyperlinks in this Announcement is incorporated into, or forms part of, this Announcement.

IPF shareholders may, subject to applicable securities laws, request a hard copy of this Announcement (and any information incorporated into it by reference to another source) by contacting IPF's registrars, MUFG Corporate Markets, during business hours on 0371 664 0300 within the United Kingdom or on +44 (0) 371 664 0300 from overseas or by submitting a request in writing to MUFG Corporate Markets, 10th Floor, Central Square, 29 Wellington Street, Leeds LS1 4DL, United Kingdom, with an address to which the hard copy may be sent. IPF shareholders may, subject to applicable securities laws, also request that all future documents, announcements and information to be sent in relation to the Possible Offer should be in hard copy form.

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