

30 October 2025

## International Personal Finance plc

### PRICING OF NEW SEK NOTES

International Personal Finance plc (the "**Issuer**" or "**IPF**"), the holding company for a global international consumer finance business, helping people excluded from mainstream finance to access simple, personal and affordable credit, announces that it has successfully priced SEK 1,000,000,000 senior unsecured floating rate notes due 2028 (the "**Notes**") at an issue price of 100 per cent. The Notes carry a floating interest rate of three month STIBOR plus 5.75 per cent. and are expected to be admitted to trading on the Frankfurt Open Market (*Freiverkehr*).

A summary of the principal terms of the Notes is set out below for the purposes of information only and will be qualified by the more detailed information to be contained in the definitive contractual documentation for the Notes.

- Issuer: International Personal Finance plc
- Guarantors: IPF Holdings Limited, International Personal Finance Investments Limited, IPF International Limited and IPF Digital Group Limited
- Issue date: 10 November 2025
- Maturity date: 10 November 2028
- Aggregate nominal amount: SEK 1,000,000,000
- Rate of interest: three month STIBOR (subject to a zero floor) plus 5.75 per cent.
- Admission to trading venue: Frankfurt Open Market (*Freiverkehr*)

Gerard Ryan, CEO of IPF, commented:

"This is our largest bond issuance in the Nordic capital market to date and we were very pleased to see strong demand from investors, resulting in the issue being well oversubscribed. This outcome reflects the confidence investors have in our business and Next Gen strategy. The funding will support our continued growth and further our purpose to advance financial inclusion for consumers who are underserved by mainstream lenders."

This announcement is not provided for, or directed at, persons in the United States.

ABG Sundal Collier AB is the dealer in respect of the transaction (the "**Dealer**").

Slaughter and May has been appointed as legal counsel for the Issuer and Gernandt & Danielsson Advokatbyrå KB has been appointed as arranger's counsel for the Dealer.

#### Investor relations and media contact:

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#### IMPORTANT INFORMATION

A copy of this statement can be found on our website - [www.ipfin.co.uk](http://www.ipfin.co.uk)

Legal Entity Identifier: 21380011044IRKUZB59

#### **DISCLAIMER - INTENDED ADDRESSEES**

This announcement is for information purposes only and does not constitute, or form part of, an offer to sell or a solicitation of an offer to buy any securities in any jurisdiction.

In particular, this announcement is not for distribution in the United States and the Notes have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "**Securities Act**"). Subject to certain exceptions, Notes may not be offered, sold or delivered, directly or indirectly, in the United States or to, or for the account or benefit of U.S. persons, as such terms are defined in Regulation S under the Securities Act. There will be no public offering of the Notes in the United States.

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