

FORM 8.3
PUBLIC OPENING POSITION DISCLOSURE/DEALING DISCLOSURE BY
A PERSON WITH INTERESTS IN RELEVANT SECURITIES REPRESENTING 1% OR
MORE

Rule 8.3 of the Takeover Code (the "Code")

1. KEY INFORMATION

(a)	Full name of discloser:	Barclays PLC.
(b)	Owner or controller of interest and short positions disclosed, if different from 1(a):	
(c)	Name of offeror/offeree in relation to whose relevant securities this form relates:	INTERNATIONAL PERSONAL FINANCE PLC
(d)	If an exempt fund manager connected with an offeror/offeree, state this and specify identity of offeror/offeree:	
(e)	Date position held/dealing undertaken:	15 Dec 2025
(f)	In addition to the company in 1(c) above, is the discloser making disclosures in respect of any other party to the offer?	NO

2. POSITIONS OF THE PERSON MAKING THE DISCLOSURE

- (a) Interests and short positions in the relevant securities of the offeror or offeree to which the disclosure relates following the dealing(if any)

Class of relevant security:	10p ordinary			
	Interests		Short Positions	
	Number	(%)	Number	(%)
(1) Relevant securities owned and/or controlled:	6,471,438	2.94%	513,821	0.23%
(2) Cash-settled derivatives:	459,236	0.20%	5,802,234	2.64%
(3) Stock-settled derivatives (including options) and agreements to purchase/sell:	0	0.00%	0	0.00%
TOTAL:	6,930,674	3.14%	6,316,055	2.87%

- (b) Rights to subscribe for new securities (including directors and other executive options)

Class of relevant security in relation to which subscription right exists	
Details, including nature of the rights concerned and relevant percentages:	

3. DEALINGS (IF ANY) BY THE PERSON MAKING THE DISCLOSURE

- (a) Purchases and sales

Class of relevant security	Purchase/sale	Number of securities	Price per unit
10p ordinary	Purchase	8,690	2.0906 GBP
10p ordinary	Purchase	8,118	2.0920 GBP
10p ordinary	Purchase	5,597	2.0900 GBP
10p ordinary	Purchase	4,200	2.0901 GBP
10p ordinary	Purchase	3,976	2.1000 GBP
10p ordinary	Purchase	2,852	2.0912 GBP
10p ordinary	Purchase	2,178	2.0907 GBP
10p ordinary	Purchase	1,800	2.0918 GBP
10p ordinary	Purchase	1,674	2.0908 GBP
10p ordinary	Purchase	1,254	2.0944 GBP
10p ordinary	Purchase	907	2.0950 GBP
10p ordinary	Purchase	858	2.0949 GBP
10p ordinary	Purchase	780	2.0843 GBP
10p ordinary	Purchase	423	2.0750 GBP
10n ordinary	Purchase	272	2.0800 GBP

Top ordinary	Purchase	254	2.0823	GBP
10p ordinary	Purchase	212	2.0850	GBP
10p ordinary	Sale	106,079	2.0893	GBP
10p ordinary	Sale	25,784	2.0895	GBP
10p ordinary	Sale	19,710	2.0920	GBP
10p ordinary	Sale	18,374	2.0899	GBP
10p ordinary	Sale	8,118	2.0922	GBP
10p ordinary	Sale	7,003	2.0921	GBP
10p ordinary	Sale	5,311	2.0930	GBP
10p ordinary	Sale	4,254	2.1000	GBP
10p ordinary	Sale	4,008	2.0867	GBP
10p ordinary	Sale	3,002	2.0821	GBP
10p ordinary	Sale	1,866	2.0800	GBP
10p ordinary	Sale	907	2.0950	GBP
10p ordinary	Sale	890	2.0900	GBP
10p ordinary	Sale	498	2.0750	GBP
10p ordinary	Sale	212	2.0850	GBP

(b) Cash-settled derivative transactions

Class of relevant security	Product description	Nature of dealing	Number of reference securities	Price per unit
10p ordinary	SWAP	Decreasing Short	1	2.0750 GBP
10p ordinary	SWAP	Decreasing Short	1,237	2.0798 GBP
10p ordinary	SWAP	Decreasing Short	1,866	2.0799 GBP
10p ordinary	SWAP	Decreasing Short	1	2.0800 GBP
10p ordinary	SWAP	Decreasing Short	1,211	2.0848 GBP
10p ordinary	SWAP	Decreasing Short	4,008	2.0867 GBP
10p ordinary	SWAP	Decreasing Short	106,079	2.0893 GBP
10p ordinary	SWAP	Decreasing Short	25,784	2.0895 GBP
10p ordinary	SWAP	Decreasing Short	18,374	2.0899 GBP
10p ordinary	SWAP	Decreasing Short	6,021	2.0904 GBP
10p ordinary	SWAP	Decreasing Short	7,003	2.0921 GBP
10p ordinary	SWAP	Decreasing Short	2	2.0925 GBP
10p ordinary	SWAP	Decreasing Short	13,689	2.0927 GBP
10p ordinary	SWAP	Decreasing Short	5,311	2.0930 GBP
10p ordinary	SWAP	Increasing Short	5,096	2.0900 GBP
10p ordinary	SWAP	Increasing Short	4,200	2.0901 GBP
10p ordinary	SWAP	Increasing Short	2,178	2.0907 GBP
10p ordinary	SWAP	Increasing Short	1,674	2.0908 GBP
10p ordinary	SWAP	Increasing Short	1,800	2.0918 GBP
10p ordinary	SWAP	Increasing Short	8,118	2.0920 GBP
10p ordinary	SWAP	Increasing Short	1,254	2.0944 GBP
10p ordinary	SWAP	Increasing Short	2,500	2.1000 GBP
10p ordinary	CFD	Decreasing Short	4,254	2.1000 GBP
10p ordinary	CFD	Increasing Short	254	2.0822 GBP
10p ordinary	CFD	Increasing Short	4,000	2.0900 GBP
10p ordinary	CFD	Increasing Short	2,882	2.0915 GBP

(c) Stock-settled derivative transactions (including options)

(i) Writing, selling, purchasing or varying

Class of relevant security	Product description	Writing, purchasing, selling, varying etc	Number of securities to which option	Exercise price per unit	Type	Expiry date	Option money paid/ received per unit
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			option relates				per unit

(ii) Exercise

Class of relevant security	Product description	Exercising/ exercised against	Number of securities	Exercise price per unit

(d) Other dealings (including subscribing for new securities)

Class of relevant security	Nature of Dealings	Details	Price per unit (if applicable)

4. OTHER INFORMATION

(a) Indemnity and other dealings arrangements

Details of any indemnity or option arrangement, or any agreement or understanding, formal or informal, relating to relevant securities which may be an inducement to deal or refrain from dealing entered into by the exempt principal trader making the disclosure and any party to the offer or any person acting in concert with a party to the offer:

NONE

(b) Agreements, arrangements or understandings relating to options or derivatives

Details of any agreement, arrangement or understanding, formal or informal, between the person making the disclosure and any other person relating to:

(i) the voting rights of any relevant securities under any option; or

(ii) the voting rights of future acquisition or disposal of any relevant securities to which any derivative is referenced:

NONE

(c) Attachments

Is a Supplemental Form 8 (Open Positions) attached?	NO
Date of disclosure:	16 Dec 2025
Contact name:	Large Holdings Regulatory Operations
Telephone number:	020 3134 7213

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