

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:	30 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:	8,039,957	3.66%	269,303	0.12%
(2) Cash-settled derivatives:	159,234	0.07%	7,481,952	3.40%
(3) Stock-settled derivatives (including options) and agreements to purchase/sell:	0	0.00%	0	0.00%
TOTAL:	8,199,191	3.73%	7,751,255	3.52%

- (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	643,454	2.3300 GBP
10p ordinary	Purchase	447,390	2.3399 GBP
10p ordinary	Purchase	363,846	2.3400 GBP
10p ordinary	Purchase	352,861	2.3350 GBP
10p ordinary	Purchase	276,298	2.3404 GBP
10p ordinary	Purchase	73,489	2.3416 GBP
10p ordinary	Purchase	69,000	2.3410 GBP
10p ordinary	Purchase	66,087	2.3402 GBP
10p ordinary	Purchase	61,146	2.3353 GBP
10p ordinary	Purchase	53,356	2.3361 GBP
10p ordinary	Purchase	43,037	2.3395 GBP
10p ordinary	Purchase	40,605	2.3407 GBP
10p ordinary	Purchase	34,500	2.3386 GBP
10p ordinary	Purchase	25,404	2.3396 GBP
10p ordinary	Purchase	25,230	2.3450 GBP

Top Security	Transaction	2020	2020
10p ordinary	Purchase	21,660	2.3425 GBP
10p ordinary	Purchase	19,406	2.3351 GBP
10p ordinary	Purchase	18,095	2.3355 GBP
10p ordinary	Purchase	13,200	2.3375 GBP
10p ordinary	Purchase	11,614	2.3414 GBP
10p ordinary	Purchase	5,373	2.3438 GBP
10p ordinary	Purchase	4,400	2.3392 GBP
10p ordinary	Purchase	2,471	2.3374 GBP
10p ordinary	Purchase	1,583	2.3403 GBP
10p ordinary	Purchase	1,549	2.3435 GBP
10p ordinary	Purchase	1,113	2.3449 GBP
10p ordinary	Purchase	190	2.3300 GBP
10p ordinary	Sale	407,393	2.3348 GBP
10p ordinary	Sale	340,821	2.3396 GBP
10p ordinary	Sale	241,124	2.3400 GBP
10p ordinary	Sale	159,227	2.3347 GBP
10p ordinary	Sale	84,287	2.3394 GBP
10p ordinary	Sale	49,847	2.3442 GBP
10p ordinary	Sale	37,620	2.3391 GBP
10p ordinary	Sale	25,230	2.3450 GBP
10p ordinary	Sale	23,194	2.3350 GBP
10p ordinary	Sale	14,618	2.3392 GBP
10p ordinary	Sale	12,705	2.3397 GBP
10p ordinary	Sale	7,494	2.3399 GBP
10p ordinary	Sale	3,282	2.3395 GBP
10p ordinary	Sale	2,300	2.3406 GBP
10p ordinary	Sale	2,174	2.3387 GBP
10p ordinary	Sale	1,730	2.3403 GBP
10p ordinary	Sale	190	2.3300 GBP
10p ordinary	Sale	101	2.3430 GBP
10p ordinary	Sale	1	2.3500 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	159,227	2.3347 GBP
10p ordinary	SWAP	Decreasing Short	30,000	2.3364 GBP
10p ordinary	SWAP	Decreasing Short	23,565	2.3367 GBP
10p ordinary	SWAP	Decreasing Short	2,174	2.3387 GBP
10p ordinary	SWAP	Decreasing Short	37,620	2.3391 GBP
10p ordinary	SWAP	Decreasing Short	14,618	2.3392 GBP
10p ordinary	SWAP	Decreasing Short	84,287	2.3394 GBP
10p ordinary	SWAP	Decreasing Short	3,282	2.3395 GBP
10p ordinary	SWAP	Decreasing Short	2,987	2.3398 GBP
10p ordinary	SWAP	Decreasing Short	7,494	2.3399 GBP
10p ordinary	SWAP	Decreasing Short	14,634	2.3400 GBP
10p ordinary	SWAP	Decreasing Short	1,730	2.3403 GBP
10p ordinary	SWAP	Decreasing Short	2,300	2.3406 GBP
10p ordinary	SWAP	Decreasing Short	49,847	2.3442 GBP
10p ordinary	SWAP	Decreasing Short	1	2.3447 GBP
10p ordinary	SWAP	Increasing Short	679,109	2.3301 GBP
10p ordinary	SWAP	Increasing Short	46,000	2.3361 GBP
10p ordinary	SWAP	Increasing Short	24,230	2.3374 GBP
10p ordinary	SWAP	Increasing Short	12,345	2.3375 GBP
10p ordinary	SWAP	Increasing Short	383	2.3376 GBP
10p ordinary	SWAP	Increasing Short	31,110	2.3384 GBP
10p ordinary	SWAP	Increasing Short	34,500	2.3386 GBP
10p ordinary	SWAP	Increasing Short	1,468	2.3397 GBP
10p ordinary	SWAP	Increasing Short	117,788	2.3400 GBP
10p ordinary	SWAP	Increasing Short	66,087	2.3402 GBP

				GBP
10p ordinary	SWAP	Increasing Short	84,197	2.3403 GBP
10p ordinary	SWAP	Increasing Short	40,605	2.3407 GBP
10p ordinary	SWAP	Increasing Short	69,000	2.3410 GBP
10p ordinary	SWAP	Increasing Short	210,000	2.3411 GBP
10p ordinary	SWAP	Increasing Short	130,825	2.3415 GBP
10p ordinary	SWAP	Increasing Short	19,224	2.3420 GBP
10p ordinary	SWAP	Increasing Short	4,082	2.3425 GBP
10p ordinary	SWAP	Increasing Short	1,549	2.3435 GBP
10p ordinary	CFD	Decreasing Short	23,141	2.3400 GBP
10p ordinary	CFD	Decreasing Short	101	2.3430 GBP
10p ordinary	CFD	Increasing Short	7,356	2.3361 GBP
10p ordinary	CFD	Increasing Short	107,269	2.3378 GBP
10p ordinary	CFD	Increasing Short	10,281	2.3397 GBP
10p ordinary	CFD	Increasing Short	78,879	2.3400 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 relates	Exercise price per unit	Type	Expiry date	Option money paid/ received 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:	31 Dec 2025
Contact name:	Large Holdings Regulatory Operations

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