

**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: | 05 Jan 2026 |
| (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: | 8,002,425 | 3.64% | 269,570 | 0.12% |
| (2) Cash-settled derivatives: | 152,702 | 0.07% | 7,231,764 | 3.29% |
| (3) Stock-settled derivatives (including options) and agreements to purchase/sell: | 0 | 0.00% | 0 | 0.00% |
| TOTAL: | 8,155,127 | 3.71% | 7,501,334 | 3.41% |

- (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 | 690,060 | 2.3503 GBP |
| 10p ordinary | Purchase | 374,273 | 2.3491 GBP |
| 10p ordinary | Purchase | 152,129 | 2.3483 GBP |
| 10p ordinary | Purchase | 75,565 | 2.3506 GBP |
| 10p ordinary | Purchase | 70,594 | 2.3535 GBP |
| 10p ordinary | Purchase | 62,568 | 2.3500 GBP |
| 10p ordinary | Purchase | 51,858 | 2.3450 GBP |
| 10p ordinary | Purchase | 49,720 | 2.3400 GBP |

| | | | |
|--------------|----------|-----------|------------|
| 10p ordinary | Purchase | 47,585 | 2.3472 GBP |
| 10p ordinary | Purchase | 43,658 | 2.3469 GBP |
| 10p ordinary | Purchase | 35,141 | 2.3517 GBP |
| 10p ordinary | Purchase | 34,960 | 2.3488 GBP |
| 10p ordinary | Purchase | 25,296 | 2.3438 GBP |
| 10p ordinary | Purchase | 16,090 | 2.3526 GBP |
| 10p ordinary | Purchase | 15,968 | 2.3429 GBP |
| 10p ordinary | Purchase | 15,016 | 2.3516 GBP |
| 10p ordinary | Purchase | 14,227 | 2.3504 GBP |
| 10p ordinary | Purchase | 11,065 | 2.3512 GBP |
| 10p ordinary | Purchase | 10,473 | 2.3432 GBP |
| 10p ordinary | Purchase | 9,469 | 2.3474 GBP |
| 10p ordinary | Purchase | 9,434 | 2.3444 GBP |
| 10p ordinary | Purchase | 8,195 | 2.3496 GBP |
| 10p ordinary | Purchase | 7,014 | 2.3525 GBP |
| 10p ordinary | Purchase | 6,351 | 2.3498 GBP |
| 10p ordinary | Purchase | 5,734 | 2.3445 GBP |
| 10p ordinary | Purchase | 5,089 | 2.3520 GBP |
| 10p ordinary | Purchase | 4,878 | 2.3458 GBP |
| 10p ordinary | Purchase | 3,640 | 2.3550 GBP |
| 10p ordinary | Purchase | 3,339 | 2.3475 GBP |
| 10p ordinary | Purchase | 3,103 | 2.3497 GBP |
| 10p ordinary | Purchase | 2,828 | 2.3415 GBP |
| 10p ordinary | Purchase | 2,181 | 2.3514 GBP |
| 10p ordinary | Purchase | 1,894 | 2.3493 GBP |
| 10p ordinary | Sale | 1,650,252 | 2.3450 GBP |
| 10p ordinary | Sale | 542,147 | 2.3502 GBP |
| 10p ordinary | Sale | 158,394 | 2.3442 GBP |
| 10p ordinary | Sale | 156,115 | 2.3500 GBP |
| 10p ordinary | Sale | 45,131 | 2.3399 GBP |
| 10p ordinary | Sale | 31,957 | 2.3510 GBP |
| 10p ordinary | Sale | 25,944 | 2.3508 GBP |
| 10p ordinary | Sale | 16,535 | 2.3492 GBP |
| 10p ordinary | Sale | 14,092 | 2.3490 GBP |
| 10p ordinary | Sale | 12,382 | 2.3460 GBP |
| 10p ordinary | Sale | 6,360 | 2.3400 GBP |
| 10p ordinary | Sale | 3,640 | 2.3550 GBP |
| 10p ordinary | Sale | 3,609 | 2.3487 GBP |
| 10p ordinary | Sale | 1,800 | 2.3503 GBP |
| 10p ordinary | Sale | 1,195 | 2.3475 GBP |
| 10p ordinary | Sale | 28 | 2.3499 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 | 45,131 | 2.3399 GBP |
| 10p ordinary | SWAP | Decreasing Short | 1,583 | 2.3407 GBP |
| 10p ordinary | SWAP | Decreasing Short | 158,394 | 2.3442 GBP |
| 10p ordinary | SWAP | Decreasing Short | 1,331 | 2.3448 GBP |
| 10p ordinary | SWAP | Decreasing Short | 1,645,066 | 2.3450 GBP |
| 10p ordinary | SWAP | Decreasing Short | 12,382 | 2.3460 GBP |
| 10p ordinary | SWAP | Decreasing Short | 5,844 | 2.3487 GBP |
| 10p ordinary | SWAP | Decreasing Short | 9,508 | 2.3494 GBP |
| 10p ordinary | SWAP | Decreasing Short | 1,018 | 2.3498 GBP |
| 10p ordinary | SWAP | Decreasing Short | 28 | 2.3499 GBP |
| 10p ordinary | SWAP | Decreasing Short | 11,792 | 2.3500 GBP |
| 10p ordinary | SWAP | Increasing Short | 15,968 | 2.3429 GBP |
| 10p ordinary | SWAP | Increasing Short | 25,296 | 2.3438 GBP |
| 10p ordinary | SWAP | Increasing Short | 49,665 | 2.3450 GBP |
| 10p ordinary | SWAP | Increasing Short | 5,876 | 2.3458 GBP |
| 10p ordinary | SWAP | Increasing Short | 11,972 | 2.3462 GBP |
| 10p ordinary | SWAP | Increasing Short | 47,585 | 2.3472 GBP |
| 10p ordinary | SWAP | Increasing Short | 87,635 | 2.3474 GBP |
| 10p ordinary | SWAP | Increasing Short | 140,342 | 2.3482 GBP |

| | | | | |
|--------------|------|------------------|---------|---------------|
| 10p ordinary | SWAP | Increasing Short | 3,103 | 2.3497 GBP |
| 10p ordinary | SWAP | Increasing Short | 91,386 | 2.3500 GBP |
| 10p ordinary | SWAP | Increasing Short | 10,525 | 2.3501 GBP |
| 10p ordinary | SWAP | Increasing Short | 74,193 | 2.3504 GBP |
| 10p ordinary | SWAP | Increasing Short | 1,518 | 2.3505 GBP |
| 10p ordinary | SWAP | Increasing Short | 12,765 | 2.3510 GBP |
| 10p ordinary | SWAP | Increasing Short | 88,176 | 2.3513 GBP |
| 10p ordinary | SWAP | Increasing Short | 13,804 | 2.3517 GBP |
| 10p ordinary | SWAP | Increasing Short | 4,744 | 2.3525 GBP |
| 10p ordinary | CFD | Decreasing Short | 9,434 | 2.3500 GBP |
| 10p ordinary | CFD | Increasing Short | 1 | 2.3400 GBP |
| 10p ordinary | CFD | Increasing Short | 9,434 | 2.3445 GBP |
| 10p ordinary | CFD | Increasing Short | 198,552 | 2.3482 GBP |
| 10p ordinary | CFD | Increasing Short | 11,575 | 2.3489 GBP |
| 10p ordinary | CFD | Increasing Short | 25,055 | 2.3505 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: | 06 Jan 2026 |
| Contact name: | Large Holdings Regulatory Operations |
| Telephone number: | 020 3134 7213 |

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