

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: | 14 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 | | Short Positions | |
|--|-------------------|--------------|-------------------|-----------------|
| | Interests | Number (%) | Number (%) | Short Positions |
| (1) Relevant securities owned and/or controlled: | 10,862,424 | 4.94% | 791,615 | 0.36% |
| (2) Cash-settled derivatives: | 657,128 | 0.30% | 10,297,262 | 4.68% |
| (3) Stock-settled derivatives (including options) and agreements to purchase/sell: | 0 | 0.00% | 0 | 0.00% |
| TOTAL: | 11,519,552 | 5.24% | 11,088,877 | 5.04% |

- (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 | 51,699 | 2.3638 GBP |
| 10p ordinary | Purchase | 28,722 | 2.3600 GBP |
| 10p ordinary | Purchase | 21,838 | 2.3650 GBP |
| 10p ordinary | Purchase | 16,512 | 2.3601 GBP |
| 10p ordinary | Purchase | 10,584 | 2.3625 GBP |
| 10p ordinary | Purchase | 1,359 | 2.3610 GBP |
| 10p ordinary | Purchase | 723 | 2.3599 GBP |
| 10p ordinary | Purchase | 650 | 2.3649 GBP |

| | | | |
|--------------|------|--------|------------|
| 10p ordinary | Sale | 55,782 | 2.3600 GBP |
| 10p ordinary | Sale | 24,048 | 2.3599 GBP |
| 10p ordinary | Sale | 9,659 | 2.3612 GBP |
| 10p ordinary | Sale | 6,084 | 2.3604 GBP |
| 10p ordinary | Sale | 4,149 | 2.3613 GBP |
| 10p ordinary | Sale | 3,398 | 2.3618 GBP |
| 10p ordinary | Sale | 2,156 | 2.3645 GBP |
| 10p ordinary | Sale | 2,150 | 2.3634 GBP |
| 10p ordinary | Sale | 1,193 | 2.3625 GBP |
| 10p ordinary | Sale | 650 | 2.3650 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 | 24,048 | 2.3599 GBP |
| 10p ordinary | SWAP | Decreasing Short | 6,179 | 2.3600 GBP |
| 10p ordinary | SWAP | Decreasing Short | 4,149 | 2.3613 GBP |
| 10p ordinary | SWAP | Decreasing Short | 3,398 | 2.3618 GBP |
| 10p ordinary | SWAP | Increasing Short | 12,203 | 2.3600 GBP |
| 10p ordinary | SWAP | Increasing Short | 3,056 | 2.3609 GBP |
| 10p ordinary | SWAP | Increasing Short | 7,307 | 2.3627 GBP |
| 10p ordinary | SWAP | Increasing Short | 20,085 | 2.3650 GBP |
| 10p ordinary | CFD | Decreasing Short | 2,138 | 2.3643 GBP |
| 10p ordinary | CFD | Increasing Short | 12,272 | 2.3651 GBP |
| 10p ordinary | CFD | Increasing Short | 26,250 | 2.3652 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

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|---|
| 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: | 15 Jan 2026 |
| Contact name: | Large Holdings Regulatory Operations |
| Telephone number: | 020 3134 7213 |

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