

15 January 2026

International Personal Finance plc

("IPF plc" or the "Company")

Notification and public disclosure of transactions by persons discharging managerial responsibilities ("PDMR")

1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name	Gerard Ryan				
2	Reason for the notification					
a)	Position/status	Chief Executive Officer				
b)	Initial notification /Amendment	Initial notification				
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name	International Personal Finance plc				
b)	LEI	213800I10441RKUZB59				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049				
b)	Nature of the transaction	a) Grant of 367,447 shares under the IPF Restricted Share Plan. b) Grant of 144,077 shares under the International Personal Finance plc Deferred Share Plan.				
c)	Price(s) and volume(s)	<table border="1"><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>a) Nil</td><td>367,447</td></tr></table>	Price(s)	Volume(s)	a) Nil	367,447
Price(s)	Volume(s)					
a) Nil	367,447					

		b) Nil	144,077
d)	Aggregated information - Aggregated volume - Price	511,524 Nil	
e)	Date of the transaction	29 December 2025	
f)	Place of the transaction	Outside a trading venue	

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Gary Thompson
2	Reason for the notification	
a)	Position/status	Chief Financial Officer
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc
b)	LEI	213800II1O44IRKUZB59
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049
b)	Nature of the transaction	a) Grant of 213,384 shares under the IPF Restricted Share Plan

		IPF Restricted Share Plan. b) Grant of 167,325 shares under the International Personal Finance plc Deferred Share Plan.						
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>a) Nil</td><td>213,384</td></tr> <tr> <td>b) Nil</td><td>167,325</td></tr> </table>	Price(s)	Volume(s)	a) Nil	213,384	b) Nil	167,325
Price(s)	Volume(s)							
a) Nil	213,384							
b) Nil	167,325							
d)	Aggregated information - Aggregated volume - Price	380,709 Nil						
e)	Date of the transaction	29 December 2025						
f)	Place of the transaction	Outside a trading venue						

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Thomas Crane
2	Reason for the notification	
a)	Position/status	Chief Legal Officer
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc
b)	LEI	213800II044IRKUZB59
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	

a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049						
b)	Nature of the transaction	(a) Grant of 88,911 shares under the IPF Restricted Share Plan. (b) Grant of 30,893 shares under the International Personal Finance plc Deferred Share Plan.						
c)	Price(s) and volume(s)	<table border="1"> <tr> <td>Price(s)</td><td>Volume(s)</td></tr> <tr> <td>a) Nil</td><td>88,911</td></tr> <tr> <td>b) Nil</td><td>30,893</td></tr> </table>	Price(s)	Volume(s)	a) Nil	88,911	b) Nil	30,893
Price(s)	Volume(s)							
a) Nil	88,911							
b) Nil	30,893							
d)	Aggregated information - Aggregated volume - Price	119,804 Nil						
e)	Date of the transaction	29 December 2025						
f)	Place of the transaction	Outside a trading venue						

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Thomas Allder
2	Reason for the notification	
a)	Position/status	Chief Marketing Officer
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc

b)	LEI	213800II1O44IRKUZB59						
4 Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted								
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049						
b)	Nature of the transaction	(a) Grant of 76,667 shares under the IPF Restricted Share Plan. (b) Grant of 24,282 shares under the International Personal Finance plc Deferred Share Plan.						
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>a) Nil</td> <td>76,667</td> </tr> <tr> <td>b) Nil</td> <td>24,282</td> </tr> </tbody> </table>	Price(s)	Volume(s)	a) Nil	76,667	b) Nil	24,282
Price(s)	Volume(s)							
a) Nil	76,667							
b) Nil	24,282							
d)	Aggregated information - Aggregated volume - Price	100,949 Nil						
e)	Date of the transaction	29 December 2025						
f)	Place of the transaction	Outside a trading venue						

Person responsible for arranging the release of this announcement:

Georgia Dunn (Deputy Company Secretary)

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Legal Entity Identifier: 213800II1O44IRKUZB59

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