

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:	19 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:	9,341,767	4.25%	908,438	0.41%
(2) Cash-settled derivatives:	658,159	0.30%	8,676,904	3.95%
(3) Stock-settled derivatives (including options) and agreements to purchase/sell:	0	0.00%	0	0.00%
TOTAL:	9,999,926	4.55%	9,585,342	4.36%

(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	145,688	2.3650 GBP
10p ordinary	Purchase	13,087	2.3625 GBP
10p ordinary	Purchase	10,067	2.3619 GBP
10p ordinary	Purchase	5,520	2.3649 GBP
10p ordinary	Purchase	2,118	2.3600 GBP
10p ordinary	Purchase	1,040	2.3641 GBP
10p ordinary	Sale	48,216	2.3650 GBP
10p ordinary	Sale	20,000	2.3630 GBP

10p ordinary	Sale	13,087	2.3625 GBP
10p ordinary	Sale	8,277	2.3640 GBP
10p ordinary	Sale	4,918	2.3600 GBP
10p ordinary	Sale	3,661	2.3624 GBP
10p ordinary	Sale	3,431	2.3649 GBP
10p ordinary	Sale	1,500	2.3648 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	Increasing Long	8,277	2.3640 GBP
10p ordinary	SWAP	Decreasing Short	362	2.3600 GBP
10p ordinary	SWAP	Decreasing Short	3,661	2.3624 GBP
10p ordinary	SWAP	Decreasing Short	1,500	2.3648 GBP
10p ordinary	SWAP	Decreasing Short	3,431	2.3649 GBP
10p ordinary	SWAP	Increasing Short	5,080	2.3629 GBP
10p ordinary	SWAP	Increasing Short	5,681	2.3649 GBP
10p ordinary	SWAP	Increasing Short	88,639	2.3650 GBP
10p ordinary	CFD	Decreasing Short	4,041	2.3626 GBP
10p ordinary	CFD	Decreasing Short	192	2.3647 GBP
10p ordinary	CFD	Increasing Short	1,888	2.3651 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:	20 Jan 2026
Contact name:	Large Holdings Regulatory Operations
Telephone number:	020 3134 7213

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