

TR-1: Standard form for notification of major holdings

**1. Issuer Details**

**ISIN**

GB00B1YKG049

**Issuer Name**

INTERNATIONAL PERSONAL FINANCE PLC

**UK or Non-UK Issuer**

UK

**2. Reason for Notification**

An acquisition or disposal of financial instruments

**3. Details of person subject to the notification obligation**

**Name**

JPMorgan Chase & Co.

**City of registered office (if applicable)**

**Country of registered office (if applicable)**

US

**4. Details of the shareholder**

Name	City of registered office	Country of registered office
J.P. Morgan Securities PLC		

**5. Date on which the threshold was crossed or reached**

21-Jan-2026

**6. Date on which Issuer notified**

23-Jan-2026

**7. Total positions of person(s) subject to the notification obligation**

	% of voting rights attached to shares (total of 8.A)	% of voting rights through financial instruments (total of 8.B 1 + 8.B 2)	Total of both in % (8.A + 8.B)	Total number of voting rights held in issuer
Resulting situation on the date on which threshold was crossed or reached	0.310184	5.344043	5.654227	12429836
Position of previous notification (if applicable)	n/a	n/a	n/a	

**8. Notified details of the resulting situation on the date on which the threshold was crossed or reached**

**8A Voting rights attached to shares**

Class/Type of shares ISIN code(if possible)	Number of direct voting rights (DTR5.1)	Number of indirect voting rights (DTR5.2.1)	% of direct voting rights (DTR5.1)	% of indirect voting rights (DTR5.2.1)
GB00B1YKG049		681884		0.310184

Sub Total 8.A	681884	0.310184%
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#### 8B1. Financial Instruments according to (DTR5.3.1R.(1) (a))

Type of financial instrument	Expiration date	Exercise/conversion period	Number of voting rights that may be acquired if the instrument is exercised/converted	% of voting rights
Right to Recall Shares Lent Out	n/a	n/a	2276200	1.035424
Sub Total 8.B1			2276200	1.035424%

#### 8B2. Financial Instruments with similar economic effect according to (DTR5.3.1R.(1) (b))

Type of financial instrument	Expiration date	Exercise/conversion period	Physical or cash settlement	Number of voting rights	% of voting rights
Cash-settled Equity Swap	18/06/2026	18/06/2026	Cash	1515268	0.689284
Cash-settled Equity Swap	01/07/2026	01/07/2026	Cash	569590	0.259102
Cash-settled Equity Swap	06/07/2026	06/07/2026	Cash	3013307	1.370731
Cash-settled Equity Swap	20/08/2026	20/08/2026	Cash	562756	0.255993
Cash-settled Equity Swap	23/12/2026	23/12/2026	Cash	3788446	1.723336
Cash-settled Equity Swap	02/02/2027	02/02/2027	Cash	19862	0.009027
Cash-settled Equity Swap	24/02/2027	24/02/2027	Cash	2523	0.001146
Sub Total 8.B2				9471752	4.308619%

#### 9. Information in relation to the person subject to the notification obligation

2. Full chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held starting with the ultimate controlling natural person or legal entities (please add additional rows as necessary)

Ultimate controlling person	Name of controlled undertaking	% of voting rights if it equals or is higher than the notifiable threshold	% of voting rights through financial instruments if it equals or is higher than the notifiable threshold	Total of both if it equals or is higher than the notifiable threshold
JPMorgan Chase & Co.	J.P. Morgan Securities PLC		5.344043	5.344043%
JPMorgan Chase & Co.	J.P. Morgan SE			

#### 10. In case of proxy voting

**Name of the proxy holder**

**The number and % of voting rights held**

**The date until which the voting rights will be held**

#### 11. Additional Information

Chain of controlled undertakings:

JPMorgan Chase & Co.

JPMorgan Chase Bank, National Association (100%)

J.P. Morgan International Finance Limited (100%)

J.P. Morgan Capital Holdings Limited (100%)

J.P. Morgan Securities PLC (100%)

JPMorgan Chase & Co.

JPMorgan Chase Bank, National Association (100%)

J.P. Morgan International Finance Limited (100%)

J.P. Morgan SE (100%)

#### 12. Date of Completion

23-Jan-2026

#### 13. Place Of Completion

London

Legal Entity Identifier: 213800II1O44IRKUZB59

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