

**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:                                                                                    | 26 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:                                   | 9,506,602         | 4.32%        | 817,212          | 0.37%        |
| (2) Cash-settled derivatives:                                                      | 655,412           | 0.30%        | 8,900,970        | 4.05%        |
| (3) Stock-settled derivatives (including options) and agreements to purchase/sell: | 0                 | 0.00%        | 0                | 0.00%        |
| <b>TOTAL:</b>                                                                      | <b>10,162,014</b> | <b>4.62%</b> | <b>9,718,182</b> | <b>4.42%</b> |

- (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      | 34,425               | 2.3622 GBP     |
| 10p ordinary               | Purchase      | 33,122               | 2.3600 GBP     |
| 10p ordinary               | Purchase      | 21,468               | 2.3625 GBP     |
| 10p ordinary               | Purchase      | 12,395               | 2.3627 GBP     |
| 10p ordinary               | Purchase      | 7,934                | 2.3637 GBP     |
| 10p ordinary               | Purchase      | 5,552                | 2.3650 GBP     |
| 10p ordinary               | Purchase      | 2,425                | 2.3633 GBP     |
| 10p ordinary               | Purchase      | 1,480                | 2.3615 GBP     |

|              |          |        |            |
|--------------|----------|--------|------------|
| 10p ordinary | Purchase | 1,140  | 2.3649 GBP |
| 10p ordinary | Sale     | 37,276 | 2.3599 GBP |
| 10p ordinary | Sale     | 23,353 | 2.3650 GBP |
| 10p ordinary | Sale     | 16,812 | 2.3600 GBP |
| 10p ordinary | Sale     | 10,541 | 2.3604 GBP |
| 10p ordinary | Sale     | 7,178  | 2.3616 GBP |
| 10p ordinary | Sale     | 4,155  | 2.3625 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  | 8                              | 2.3598 GBP     |
| 10p ordinary               | SWAP                | Decreasing Short  | 37,276                         | 2.3599 GBP     |
| 10p ordinary               | SWAP                | Decreasing Short  | 5,899                          | 2.3600 GBP     |
| 10p ordinary               | SWAP                | Decreasing Short  | 21,333                         | 2.3650 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 7,436                          | 2.3600 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 13,112                         | 2.3601 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 1,508                          | 2.3623 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 12,395                         | 2.3627 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 16,226                         | 2.3631 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 2,425                          | 2.3633 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 7,934                          | 2.3637 GBP     |
| 10p ordinary               | SWAP                | Increasing Short  | 6,776                          | 2.3650 GBP     |
| 10p ordinary               | CFD                 | Decreasing Short  | 7,394                          | 2.3600 GBP     |
| 10p ordinary               | CFD                 | Decreasing Short  | 211                            | 2.3615 GBP     |
| 10p ordinary               | CFD                 | Increasing Short  | 7,575                          | 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<br>or refrain from dealing entered into by the exempt principal trader making the disclosure<br>and any party<br>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,<br>between<br>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<br>which<br>any derivative is referenced:                                                                 |                                      |
| NONE                                                                                                                                                                                             |                                      |
| (c) Attachments                                                                                                                                                                                  |                                      |
| Is a Supplemental Form 8 (Open Positions) attached?                                                                                                                                              | NO                                   |
| Date of disclosure:                                                                                                                                                                              | 27 Jan 2026                          |
| Contact name:                                                                                                                                                                                    | Large Holdings Regulatory Operations |
| Telephone number:                                                                                                                                                                                | 020 3134 7213                        |

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