

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 voting rights

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

27-Jan-2026

6. Date on which Issuer notified

29-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	0.850964	4.511656	5.362620	11788799
Position of previous notification (if applicable)	0.740988	4.307866	5.048854	

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		1870703		0.850964

Sub Total 8.A	1870703	0.850964%
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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			448000	0.203791
Sub Total 8.B1			448000	0.203791%

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	18206	0.008273
Cash-settled Equity Swap	24/02/2027	24/02/2027	Cash	2523	0.001146
Sub Total 8.B2				9470096	4.307865%

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		4.511656	5.051746%
JPMorgan Chase & Co.	J.P. Morgan SE			
JPMorgan Chase & Co.	J.P. Morgan			

JPMorgan Chase & Co.	JPMorgan Securities LLC			
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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%)

JPMorgan Chase & Co.
JPMorgan Chase Holdings LLC (100%)
J.P. Morgan Broker-Dealer Holdings Inc. (100%)
J.P. Morgan Securities LLC (100%)

12. Date of Completion

29-Jan-2026

13. Place Of Completion

London

Legal Entity Identifier: 213800II1044IRKUZB59

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