

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

HSBC Holdings plc

City of registered office (if applicable)

London

Country of registered office (if applicable)

United Kingdom

4. Details of the shareholder

Name	City of registered office	Country of registered office
HSBC Global Asset Management (UK) Limited	London	United Kingdom
HSBC Bank plc	London	United Kingdom

5. Date on which the threshold was crossed or reached

28-Jan-2026

6. Date on which Issuer notified

30-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	7.941000	0.097000	8.038000	17673840
Position of previous notification (if applicable)	7.055000	0.097000	7.152000	

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)
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GB00B1YKG049		17458727		7.941000
Sub Total 8.A	17458727		7.941000%	

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
Sub Total 8.B1				

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
Equity Swap			Cash	215113	0.097000
Sub Total 8.B2				215113	0.097000%

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
HSBC Holdings plc	HSBC Bank plc	7.474000	0.097000	7.572000%
HSBC Holdings plc	HSBC Global Asset Management (UK) Limited	0.467000		0.467000%

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

12. Date of Completion

30-Jan-2026

13. Place Of Completion

London, United Kingdom

Legal Entity Identifier: 213800II1044IRKUZB59

information, please contact ms@seg.com or visit www.ms.com.

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