

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

Other

Comments

Change in Nature

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

06-Feb-2026

6. Date on which Issuer notified

10-Feb-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 | 10.006000 | 0.096000 | 10.102000 | 22210353 |
| Position of previous notification (if applicable) | 9.963000 | 0.097000 | 10.060000 | |

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 | | 21997329 | | 10.006000 |
| Sub Total 8.A | 21997329 | | 10.006000% | |

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 | 213024 | 0.096000 |
| Sub Total 8.B2 | | | | 213024 | 0.096000% |

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 | 9.538000 | 0.096000 | 9.635000% |
| 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

13. Place Of Completion

London, United Kingdom

Legal Entity Identifier: 213800II1O44IRKUZB59

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