

3 August 2026

International Personal Finance plc
Notification and public disclosure of transactions by persons discharging managerial responsibilities
("PDMR")

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name	Tom Alder		
2	Reason for the notification			
a)	Position/status	Chief Marketing Officer		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 157,003 options granted under the Restricted Share Plan. Exercise of 92,670 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	157,003
		Deferred Share Plan	nil	92,670
d)	Aggregated information - Aggregated volume - Price	249,673 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated														
a)	Name	Tom Crane													
2	Reason for the notification														
a)	Position/status	Chief Legal Officer													
b)	Initial notification /Amendment	Initial notification													
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor														
a)	Name	International Personal Finance plc													
b)	LEI	21380011044IRKU2B59													
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted														
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049													
b)	Nature of the transaction	Exercise of 195,547 options granted under the Restricted Share Plan. Exercise of 122,089 options granted under the Deferred Share Plan. Exercise of 8,440 options granted under the SAYE Plan.													
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th></th> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>Restricted Share Plan</td> <td>nil</td> <td>195,547</td> </tr> <tr> <td>Deferred Share Plan</td> <td>nil</td> <td>122,089</td> </tr> <tr> <td>SAYE Plan</td> <td>1.26</td> <td>8,440</td> </tr> </tbody> </table>			Price(s)	Volume(s)	Restricted Share Plan	nil	195,547	Deferred Share Plan	nil	122,089	SAYE Plan	1.26	8,440
	Price(s)	Volume(s)													
Restricted Share Plan	nil	195,547													
Deferred Share Plan	nil	122,089													
SAYE Plan	1.26	8,440													
d)	Aggregated information - Aggregated volume - Price	326,076 £10,634.40													
e)	Date of the transaction	31 July 2026													
f)	Place of the transaction	Outside a trading venue													

1	Details of the person discharging managerial responsibilities / person closely associated		
a)	Name	John Williams	
2	Reason for the notification		
a)	Position/status	Group Credit Director	
b)	Initial notification /Amendment	Initial notification	
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor		

a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 171,908 options granted under the Restricted Share Plan. Exercise of 205,457 options granted under the Deferred Share Plan. Exercise of 266,498 options granted under the Performance Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	171,908
		Deferred Share Plan	nil	205,457
		Performance Share Plan	nil	266,498
d)	Aggregated information - Aggregated volume - Price	643,863 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Gary Thompson
2	Reason for the notification	
a)	Position/status	Chief Financial Officer
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc
b)	LEI	213800II1O44IRKUZB59
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument	Ordinary shares of 10p

	Identification code	ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 469,306 options granted under the Restricted Share Plan. Exercise of 616,627 options granted under the Deferred Share Plan. Exercise of 111,484 options granted under the Performance Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	469,306
		Deferred Share Plan	nil	616,627
		Performance Share Plan	nil	111,484
d)	Aggregated information			
	- Aggregated volume	1,197,417		
	- Price	Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated					
a)	Name		Gerard Ryan			
2	Reason for the notification					
a)	Position/status		Chief Executive Officer			
b)	Initial notification /Amendment		Initial notification			
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name		International Personal Finance plc			
b)	LEI		213800II1O44IRKUZB59			
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code		Ordinary shares of 10p ISIN number: GB00B1YKG049			
b)	Nature of the transaction		Exercise of 808,145 options granted under the Restricted Share Plan. Exercise of 1,136,962 options granted under the Deferred Share Plan. Exercise of 343,049 options granted under the Performance Share Plan.			
c)	Price(s) and volume(s)			Price(s)	Volume(s)	
			Restricted Share Plan	nil	808,145	

		Deferred Share Plan	nil	1,136,962
		Performance Share Plan	nil	343,049
d)	Aggregated information			
	- Aggregated volume	2,288,156		
	- Price	Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name	Stuart Doran		
2	Reason for the notification			
a)	Position/status	Chief Human Resources Officer		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 22,066 options granted under the Restricted Share Plan. Exercise of 23,869 options granted under the Performance Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	22,066
		Performance Share Plan	nil	23,869
d)	Aggregated information - Aggregated volume - Price	45,935 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

--	--	--

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name	Marcin Zuchowski		
2	Reason for the notification			
a)	Position/status	Country Manager, Provident Poland		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 102,007 options granted under the Restricted Share Plan. Exercise of 37,878 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	102,007
		Deferred Share Plan	nil	37,878
d)	Aggregated information - Aggregated volume - Price	139,885 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Botond Szirmak
2	Reason for the notification	
a)	Position/status	Managing Director - Provident Europe
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	

a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 170,356 options granted under the Restricted Share Plan. Exercise of 72,420 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	170,356
		Deferred Share Plan	nil	72,420
d)	Aggregated information - Aggregated volume - Price	242,776 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Joanna Izdebska
2	Reason for the notification	
a)	Position/status	Group Strategic Partnerships Director
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc
b)	LEI	213800II1O44IRKUZB59
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049

b)	Nature of the transaction	Exercise of 140,568 options granted under the Restricted Share Plan. Exercise of 127,425 options granted under the Deferred Share Plan. Exercise of 101,377 options granted under the Performance Share Plan.												
c)	Price(s) and volume(s)	<table> <tr> <th></th><th>Price(s)</th><th>Volume(s)</th></tr> <tr> <td>Restricted Share Plan</td><td>nil</td><td>140,568</td></tr> <tr> <td>Deferred Share Plan</td><td>nil</td><td>127,425</td></tr> <tr> <td>Performance Share Plan</td><td>nil</td><td>101,377</td></tr> </table>		Price(s)	Volume(s)	Restricted Share Plan	nil	140,568	Deferred Share Plan	nil	127,425	Performance Share Plan	nil	101,377
	Price(s)	Volume(s)												
Restricted Share Plan	nil	140,568												
Deferred Share Plan	nil	127,425												
Performance Share Plan	nil	101,377												
d)	Aggregated information - Aggregated volume - Price	369,370 Nil												
e)	Date of the transaction	31 July 2026												
f)	Place of the transaction	Outside a trading venue												

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name	Radek Mlcak		
2	Reason for the notification			
a)	Position/status	Country Manager, Czech Republic		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	21380011044IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 68,435 options granted under the Restricted Share Plan. Exercise of 2,441 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	68,435
		Deferred Share Plan	nil	2,441
d)	Aggregated information			

	- Aggregated volume	70,876
	- Price	Nil
e)	Date of the transaction	31 July 2026
f)	Place of the transaction	Outside a trading venue

1	Details of the person discharging managerial responsibilities / person closely associated				
a)	Name		David Parkinson		
2	Reason for the notification				
a)	Position/status		Country Manager, Provident Mexico		
b)	Initial notification /Amendment		Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor				
a)	Name		International Personal Finance plc		
b)	LEI		213800111044IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted				
a)	Description of the financial instrument, type of instrument Identification code		Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction		Exercise of 217,888 options granted under the Restricted Share Plan. Exercise of 72,215 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)			Price(s)	Volume(s)
			Restricted Share Plan	nil	217,888
			Deferred Share Plan	nil	72,215
d)	Aggregated information - Aggregated volume - Price		290,103 Nil		
e)	Date of the transaction		31 July 2026		
f)	Place of the transaction		Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Stephen Miller

2	Reason for the notification			
a)	Position/status	Chief Information Officer		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 193,396 options granted under the Restricted Share Plan. Exercise of 77,070 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	193,396
		Deferred Share Plan	nil	77,070
d)	Aggregated information - Aggregated volume - Price	270,466 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Gergely Mikola
2	Reason for the notification	
a)	Position/status	Group Director of Corporate Affairs
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	International Personal Finance plc
b)	LEI	213800II1O44IRKUZB59
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have	

	each type of transaction, (iii) each date, and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 114,593 options granted under the Restricted Share Plan. Exercise of 56,970 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	114,593
		Deferred Share Plan	nil	56,970
d)	Aggregated information - Aggregated volume - Price	171,563 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name		Florin Balcan	
2	Reason for the notification			
a)	Position/status		Country Manager, Romania	
b)	Initial notification /Amendment		Initial notification	
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name		International Personal Finance plc	
b)	LEI		21380011044IRKUZB59	
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code		Ordinary shares of 10p ISIN number: GB00B1YKG049	
b)	Nature of the transaction		Exercise of 130,146 options granted under the Restricted Share Plan. Exercise of 64,226 options granted under the Deferred Share Plan.	
c)	Price(s) and volume(s)			
			Price(s)	Volume(s)
		Restricted Share Plan	nil	130,146
		Deferred Share	nil	64,226

		Plan		
d)	Aggregated information			
	- Aggregated volume	194,372		
	- Price	Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated			
a)	Name	Povilas Girčys		
2	Reason for the notification			
a)	Position/status	IPFD Managing Director		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1044IRKUJB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 187,998 options granted under the Restricted Share Plan. Exercise of 83,273 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	187,998
		Deferred Share Plan	nil	83,273
d)	Aggregated information - Aggregated volume - Price	271,271 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

1	Details of the person discharging managerial responsibilities / person closely associated
----------	--

a)	Name	Viktor Boczan		
2	Reason for the notification			
a)	Position/status	Country Manager, Hungary		
b)	Initial notification /Amendment	Initial notification		
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor			
a)	Name	International Personal Finance plc		
b)	LEI	213800II1O44IRKUZB59		
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted			
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 10p ISIN number: GB00B1YKG049		
b)	Nature of the transaction	Exercise of 114,767 options granted under the Restricted Share Plan. Exercise of 57,854 options granted under the Deferred Share Plan.		
c)	Price(s) and volume(s)		Price(s)	Volume(s)
		Restricted Share Plan	nil	114,767
		Deferred Share Plan	nil	57,854
d)	Aggregated information - Aggregated volume - Price	172,621 Nil		
e)	Date of the transaction	31 July 2026		
f)	Place of the transaction	Outside a trading venue		

Person responsible for arranging the release of this announcement:

Georgia Dunn (Company Secretary)

+44 (0) 7584 615230

Legal Entity Identifier: 213800II1O44IRKUZB59

This information is provided by RNS, the news service of the London Stock Exchange. RNS is approved by the Financial Conduct Authority to act as a Primary Information Provider in the United Kingdom. Terms and conditions relating to the use and distribution of this information may apply. For further information, please contact rns@seg.com or visit www.ms.com.

RNS may use your IP address to confirm compliance with the terms and conditions, to analyse how you engage with the information contained in this communication, and to share such analysis on an anonymised basis with others as part of our commercial services. For further information about how

RNS and the London Stock Exchange use the personal data you provide us, please see our [Privacy Policy](#).

END

DSHFLFFITVMIIR