

TR-1: NOTIFICATIONS OF MAJOR INTERESTS IN SHARES

1: Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:	International Personal Finance PLC
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2: Reason for notification (yes/no)	
An acquisition or disposal of voting rights	yes
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	no
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	no
An event changing the breakdown of voting rights	yes
Other (please specify):	no

3. Full name of person(s) subject to the notification obligation:	Standard Life Investments Ltd
4. Full name of shareholder(s) (if different from 3.):	Vidacos Nominees
5. Date of the transaction (and date on which the threshold is crossed or reached):	16 October 2012
6. Date on which issuer notified:	19 October 2012
7. Threshold(s) that is/are crossed or reached:	9%

8: Notified Details	
A: Voting rights attached to shares	
Class/type of share If possible use ISIN code	GB00B1YKG049

Situation previous to the triggering transaction				
Number of shares			Number of voting rights	
22,695,662			22,695,662	
Resulting situation after the triggering transaction				
Number of shares	Number of voting rights		Percentage of voting rights	
	Direct	Indirect	Direct	Indirect
22,928,834	10,949,060	11,979,774	4.310%	4.716%

B: Qualifying Financial Instruments				
Resulting situation after the triggering transaction				
Type of financial instrument	Expiration date	Exercise/ conversion period/date	No. of voting rights that may be acquired (if the instrument exercised/converted)	Percentage of voting rights

C: Financial Instruments with similar economic effect to Qualifying Financial Instruments						
Resulting situation after the triggering transaction						
Type of financial instrument	Exercise price	Expiration date	Exercise/ Conversion period	Number of voting rights instrument refers to	% of voting rights	
					Nominal	Delta

Total (A+B+C)	
Number of voting rights	Percentage of voting rights
22,928,834	9.027%

9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable:

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Proxy Voting:	
10. Name of the proxy holder:	
11. Number of voting rights proxy holder will cease to hold:	
12. Date on which proxy holder will cease to hold voting rights:	

13. Additional information:	
14. Contact name:	Beccy Lee
15. Contact telephone number:	0113 285 6742