

Annex DTR3

Notification of Transactions of Directors/Persons Discharging Managerial Responsibility and Connected Persons

All relevant boxes should be completed in block capital letters.

1.	Name of the issuer INTERNATIONAL PERSONAL FINANCE plc	2.	State whether the notification relates to (i) a transaction notified in accordance with DTR 3.1.2 R, (ii) a disclosure made in accordance LR 9.8.6R(1) or (iii) a disclosure made in accordance with section 793 of the Companies Act (2006). (i)
3.	Name of person discharging managerial responsibilities/director GERARD JUDE RYAN	4.	State whether notification relates to a person connected with a person discharging managerial responsibilities/director named in 3 and identify the connected person
5.	Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a nonbeneficial interest	6.	Description of shares (including class), debentures or derivatives or financial instruments relating to shares
7.	Name of registered shareholders(s) and, if more than one, the number of shares held by each of them	8.	State the nature of the transaction
9.	Number of shares, debentures or financial instruments relating to shares acquired	10.	Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage)
11.	Number of shares, debentures or financial instruments relating to shares disposed	12.	Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage)
13.	Price per share or value of transaction	14.	Date and place of transaction

15.	Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage)	16.	Date issuer informed of transaction
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If a person discharging managerial responsibilities has been granted options by the issuer complete the following boxes

17.	Date of grant 23 MARCH 2016	18.	Period during which or date on which exercisable SUBJECT TO MEETING PERFORMANCE TARGETS (APPLICABLE TO PSP, CSOP AND DSP MATCHING ONLY) AND PROHIBITED PERIOD, THE AWARDS WILL BECOME EXERCISABLE AS TO 50% OF THE PSP AND CSOP SHARES AND 100% OF THE DSP SHARES ON 23 MARCH 2019 AND AS TO THE REMAINING 50% OF THE PSP AND CSOP SHARES ON 23 MARCH 2020. IF UNEXERCISED, ALL WILL LAPSE ON 22 MARCH 2026.
19.	Total amount paid (if any) for grant of the option NIL	20.	Description of shares or debentures involved (class and number) A. 211,153 ORDINARY SHARES OF 10P EACH UNDER THE INTERNATIONAL PERSONAL FINANCE plc PERFORMANCE SHARE PLAN ("PSP") B. 10,224 ORDINARY SHARES OF 10P EACH UNDER THE INTERNATIONAL PERSONAL FINANCE plc APPROVED COMPANY SHARE OPTION PLAN ("CSOP") C. 102,008 ORDINARY SHARES OF 10p EACH (51,004 BASIC AND 51,004 MATCHING) UNDER THE INTERNATIONAL PERSONAL FINANCE plc DEFERRED SHARE PLAN ("DSP")
21.	Exercise price (if fixed at time of grant) or indication that price is to be fixed at the time of exercise A. NIL B. 293.4p PER SHARE C. NIL	22.	Total number of shares or debentures over which options held following notification 1,033,004 SHARES IN TOTAL

23.	Any additional information A. THIS IS AN AWARD OF A NIL COST OPTION, PURSUANT TO THE INTERNATIONAL PERSONAL FINANCE plc PERFORMANCE SHARE PLAN B. THIS IS AN AWARD OF AN OPTION WITH AN EXERCISE PRICE OF 293.4p PER SHARE PURSUANT TO THE INTERNATIONAL PERSONAL FINANCE plc APPROVED COMPANY SHARE OPTION PLAN C. THIS GRANT UNDER THE INTERNATIONAL PERSONAL FINANCE plc DEFERRRED SHARE PLAN RELATES TO THE DEFERRED ELEMENT OF 2015 BONUS PLUS A MATCHING AWARD. THE MATCHING AWARD IS SUBJECT TO A PERFORMANCE CONDITION.	24.	Name of contact and telephone number for queries KEVIN HOGG 0113 285 6868

1.	Name of the issuer INTERNATIONAL PERSONAL FINANCE plc	2.	State whether the notification relates to (i) a transaction notified in accordance with DTR 3.1.2 R, (ii) a disclosure made in accordance LR 9.8.6R(1) or (iii) a disclosure made in accordance with section 793 of the Companies Act (2006). (i)
3.	Name of person discharging managerial responsibilities/director ADRIAN DAVID EDMUND GARDNER	4.	State whether notification relates to a person connected with a person discharging managerial responsibilities/director named in 3 and identify the connected person
5.	Indicate whether the notification is in respect of a holding of the person referred to in 3 or 4 above or in respect of a nonbeneficial interest	6.	Description of shares (including class), debentures or derivatives or financial instruments relating to shares

7.	Name of registered shareholders(s) and, if more than one, the number of shares held by each of them	8.	State the nature of the transaction
9.	Number of shares, debentures or financial instruments relating to shares acquired	10.	Percentage of issued class acquired (treasury shares of that class should not be taken into account when calculating percentage)
11.	Number of shares, debentures or financial instruments relating to shares disposed	12.	Percentage of issued class disposed (treasury shares of that class should not be taken into account when calculating percentage)
13.	Price per share or value of transaction	14.	Date and place of transaction
15.	Total holding following notification and total percentage holding following notification (any treasury shares should not be taken into account when calculating percentage)	16.	Date issuer informed of transaction

If a person discharging managerial responsibilities has been granted options by the issuer complete the following boxes

17.	Date of grant 23 MARCH 2016	18.	Period during which or date on which exercisable SUBJECT TO MEETING PERFORMANCE TARGETS (APPLICABLE TO PSP AND DSP MATCHING ONLY) AND PROHIBITED PERIOD, THE AWARDS WILL BECOME EXERCISABLE AS TO 50% OF THE PSP SHARES AND 100% OF THE DSP SHARES ON 23 MARCH 2019 AND AS TO THE REMAINING 50% OF THE PSP SHARES ON 23 MARCH 2020. IF UNEXERCISED, ALL WILL LAPSE ON 22 MARCH 2026.
19.	Total amount paid (if any) for grant of the option NIL	20.	Description of shares or debentures involved (class and number) A. 53,830 ORDINARY SHARES OF 10P EACH UNDER THE INTERNATIONAL PERSONAL FINANCE plc PERFORMANCE

			<p>SHARE PLAN ("PSP")</p> <p>B. 45,468 ORDINARY SHARES OF 10p EACH (22,734 BASIC AND 22,734 MATCHING) UNDER THE INTERNATIONAL PERSONAL FINANCE plc DEFERRED SHARE PLAN ("DSP")</p>
21.	<p>Exercise price (if fixed at time of grant) or indication that price is to be fixed at the time of exercise</p> <p>NIL</p>	22.	<p>Total number of shares or debentures over which options held following notification</p> <p>329,549 SHARES IN TOTAL</p>
23.	<p>Any additional information</p> <p>A. THIS IS AN AWARD OF A NIL COST OPTION, PURSUANT TO THE INTERNATIONAL PERSONAL FINANCE plc PERFORMANCE SHARE PLAN</p> <p>B. THIS GRANT UNDER THE INTERNATIONAL PERSONAL FINANCE plc DEFERRRED SHARE PLAN RELATES TO THE DEFERRED ELEMENT OF 2015 BONUS PLUS A MATCHING AWARD. THE MATCHING AWARD IS SUBJECT TO A PERFORMANCE CONDITION.</p>	24.	<p>Name of contact and telephone number for queries</p> <p>KEVIN HOGG 0113 285 6868</p>

Name of authorised official of issuer responsible for making notification

Kevin Hogg, Assistant Company Secretarial

Date of notification 24/03/2016