

10 November 2020

International Personal Finance plc (IPF) specialises in providing unsecured consumer credit to 1.7 million customers across 10 markets. IPF operates the world's largest home credit business and a successful fintech business, IPF Digital.

INTERNATIONAL PERSONAL FINANCE PLC

*(incorporated with limited liability in England and Wales with registered number 06018973)
(the "Issuer" or "IPF")*

Publication of Prospectus and Disclosure of Rights Attaching to Listed Securities

The following prospectus (the "**Drawdown Prospectus**") of the Issuer has been approved by the Financial Conduct Authority and is available for viewing:

Drawdown prospectus dated 10 November 2020 relating to EUR 341,228,000 Senior Unsecured Notes due 2025 to be issued under IPF's EUR 1,000,000,000 Euro Medium Term Note Programme

To view the full document together with the documents incorporated by reference, please paste the following URL into the address bar of your browser:

<http://www.ipfin.co.uk/en/investors/debt-funding-information.html>

A copy of the above document has been submitted to the National Storage Mechanism.

In addition, in compliance with Rule 17.3.9C of the Listing Rules, IPF has submitted to the National Storage Mechanism a copy of (i) a supplemental trust deed dated 5 November 2020 in respect of the EUR 412,000,000 5.75 per cent. Senior Unsecured Unsubordinated Fixed Rate Notes due 2021 issued by IPF (ISIN: XS1054714248); (ii) a supplemental trust deed dated 5 November 2020 in respect of GBP 78,100,000 7.75 per cent. Notes due 2023 issued by IPF (ISIN: XS1998163148) and (iii) a supplemental trust deed dated 5 November 2020 in respect of the SEK 450,000,000 Floating Rate Notes due 2022 issued by IPF (ISIN: XS1839710347).

All documents referred to in this announcement will shortly be available for inspection at <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>

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A copy of this statement can be found on our website – www.ipfin.co.uk

DISCLAIMER – INTENDED ADDRESSEES

Please note that the information contained in the Drawdown Prospectus is addressed to and/or targeted at persons who are residents of particular countries (specified in the Drawdown Prospectus) only and is not intended for use and should not be relied upon by

any person outside these countries and/or to whom the offer contained in the Drawdown Prospectus is not addressed. Prior to relying on the information contained in the Drawdown Prospectus you must ascertain from the Drawdown Prospectus whether or not you are part of the intended addressees of the information contained therein.

Legal Entity Identifier: 21380011044IRKUZB59