TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES

| are attached: | issuer of existing shares to which voting rights | International Personal Finance plc |
|---------------|--|------------------------------------|
|---------------|--|------------------------------------|

| 2 Reason for the notification (please tick the appropriate box or boxes): | | |
|---|---|--|
| An acquisition or disposal of voting rights | V | |
| An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached | | |
| An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments | | |
| An event changing the breakdown of voting rights | | |
| Other (please specify): | | |

| 3. Full name of person(s) subject to the notification obligation: | FIL Limited |
|---|-----------------------|
| 4. Full name of shareholder(s) (if different from 3.): | See attached schedule |
| 5. Date of the transaction and date on which the threshold is crossed or reached: | 22 December 2010 |
| 6. Date on which issuer notified: | 23 December 2010 |
| 7. Threshold(s) that is/are crossed or reached: | 5% |

| 8. Notified details: | | | | | | | |
|-------------------------------------|---|------------------|-----------------------------------|--------|------------|--------------------|----------|
| A: Voting rights attached to shares | | | | | | | |
| Class/type of shares | Situation pro to the trigge transaction | gering | | | tion | | |
| if possible using the ISIN CODE | Number of | Number of | Number of voting of shares rights | | of voting | % of voting rights | |
| | Shares | Voting Rights | Direct | Direct | Indirect | Direct | Indirect |
| GB00B1YKG049 | 12,842,999 | 12,842,999 | 12,916,253 | | 12,916,253 | | 5.02 |

| Resulting situation after the triggering transaction | | | | | |
|--|-----------------|-----------------------------------|---|--------------------|--|
| 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 | |
| | | | | | |

| 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 |
| 12,916,253 | 5.02% |

| 9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: | | | | |
|---|---------------------|--|--|--|
| See attached schedule | | | | |
| | | | | |
| Proxy Voting: | | | | |
| 10. Name of the proxy holder: | FIL Limited | | | |
| 11. Number of voting rights proxy holder will cease to hold: | 73,254 | | | |
| 12. Date on which proxy holder will cease to hold voting rights: | 22 December 2010 | | | |
| | | | | |
| 13. Additional information: | None | | | |
| 14. Contact name: | Susan Tudor-Coulson | | | |
| 15. Contact telephone number: | 0113 283 6868 | | | |

SCHEDULE FOR FIL

FMR

Issuer name: International Personal Finance plc

Current ownership percentage: 5.02%

Total shares held: 12,916,253

Issued share capital: 257,217,888

| | Shares Held | Nominee | Management Company |
|--|-------------|--------------------------------|--------------------|
| FIL Limited (FIL) is the parent holding company for various | 173,200 | Bank of New York Brussels | FPM |
| direct and indirect subsidiaries, including FIL Fund | 9,680,433 | Brown Bros Harrimn Ltd Lux | FIL |
| Management Limited (FFML), FIL Investment Services Ltd | 152,500 | Brown Brothers Harriman and Co | FIJ |
| (FISL), FIL Gestion (FIGEST), FIL Asset Management (Korea) | 703,599 | JP Morgan, Bournemouth | FIL |
| Limited (FIAKL), FIL Investments Management (Hong Kong) | 310,845 | JP Morgan, Bournemouth | FISL |
| Limited (FIMHK), FIL Pension Management (FPM), Fidelity | 10,924 | Nomura Trust and Banking | FIJ |
| Investments Japan (FIJ) and FIL Investments International (FII), | 243,900 | Northern Trust London | FPM |
| investment managers for various non-US investment | 445,404 | Kookmin Bank | FIL |
| companies and institutional clients. | 643,070 | KAS Bank NV (s) | FIL |
| | 10,132 | Brown Bros Harrimn Ltd Lux (c) | FIL |
| | 542,248 | JP Morgan, Bournemouth (c) | FIL |