

*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 ANNOUNCES EXERCISE OF MANDATORY EXCHANGE OPTION**

**INTERNATIONAL PERSONAL FINANCE PLC**

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

EUR 412,000,000 5.75 per cent. Senior Unsecured Unsubordinated Fixed Rate Notes due 2021  
(ISIN: XS1054714248)  
(the "**Existing EUR Notes**")

Further to IPF's announcement on 6 November 2020 of the results of its exchange offer (the "**Exchange Offer**") and consent solicitations in respect of, *inter alia*, the Existing EUR Notes (the "**Results Announcement**"), IPF hereby announces that, pursuant to condition 6(i) (*Mandatory Exchange*) of the Existing EUR Notes, IPF has provided notice to holders of the Existing EUR Notes which have not been accepted for exchange pursuant to the Exchange Offer that IPF shall require such holders to exchange such Existing EUR Notes for New Notes (ISIN: XS2256977013) (as defined in the Results Announcement) on 12 November 2020 together with a cash adjustment payment and interest accrued to such date.

**Investor relations and media contact:** Rachel Moran

+44 (0)7760 167637 / +44 (0)113 285 6798

A copy of this statement can be found on our website – [www.ipfin.co.uk](http://www.ipfin.co.uk)

LEI: 213800II1044IRKUZB59