

Information for shareholders

Financial calendar

Final dividend announced	4 March 2009
Ex-dividend date for ordinary shares	15 April 2009
Record date for the final dividend	17 April 2009
Annual general meeting/ Interim management statement	13 May 2009
Payment date of the final dividend	22 May 2009
Interim management report	23 July 2009
Ex-dividend date for ordinary shares	2 September 2009
Record date for the interim dividend	4 September 2009
Payment date of the interim dividend	2 October 2009
Interim management statement	21 October 2009

Share price

Information on our share price is available on the Company's website (www.ipfin.co.uk) and in a number of newspapers.

Share dealing and ISA service

The Company has made arrangements for its shareholders and employees with Redmayne-Bentley for the provision of both an ISA and general share dealing service. Shareholders who wish to take advantage of these facilities should contact Redmayne-Bentley, Merton House, 84 Albion Street, Leeds LS1 6AG (telephone 0113 243 6941).

Capital Gains Tax ('CGT') base cost for UK shareholders

On 16 July 2007, Provident Financial plc ('PF') demerged its international business, and shares in International Personal Finance plc ('IPF'), the new holding company, were listed on the main market of the London Stock Exchange. Immediately following the demerger, PF's share capital was consolidated on the basis of one consolidated PF share for every two non-consolidated PF shares.

The aggregate base cost for the purposes of the taxation of chargeable gains of the IPF shares and the PF shares immediately after the demerger and the share consolidation should be the same as the base cost of the PF shares immediately before the demerger. Such base cost should be apportioned between the PF shares and the IPF shares held by each shareholder by reference to their respective market values on the first day on which those shares' prices were quoted in the London Stock Exchange Daily Official List, which in this case was 16 July 2007.

Market value for these purposes is prescribed by section 272(3) Taxation of Chargeable Gains Act 1992. Taking this, the aggregate base cost of a total shareholding following the demerger and share consolidation is to be apportioned between the aggregate consolidated PF shares and the aggregate IPF shares as follows:

- 64.11% to consolidated PF shares; and
- 35.89% to IPF shares,

based upon a share price of 923.25 pence per share in PF, and 258.47 pence per share in IPF, being in each case the lower of the 'quarter-up' (as derived from the London Stock Exchange Daily Official List) and 'mid-point' (being half way between the highest

and lowest prices at which bargains were recorded) prices for those shares on 16 July 2007. A shareholder with a total shareholding of 1,000 PF shares prior to demerger having an aggregate base cost of £6,000, would, after the demerger and share consolidation, have 500 consolidated PF shares and 1,000 IPF shares with an aggregate base cost of £3,847 and £2,153 respectively (or 769 pence and 215 pence per share respectively).

It should be noted that proceeds from any fractional entitlement from the share consolidation should also be deducted in order to determine the base cost.

This information is intended for general guidance only, it does not constitute tax advice and is relevant only to individuals who are resident or ordinarily resident in the UK, beneficial owners of their shares and who hold their shares as an investment. Shareholders should take their own tax advice as appropriate.

Registrar

The Company's share registrar is Capita Registrars Limited of Northern House, Woodsome Park, Fenay Bridge, Huddersfield, West Yorkshire HD8 OGA (telephone 0871 664 0300. Calls cost 10 pence per minute plus network extras). Please note the change of address, although the registrar remains the same.

The registrar deals with all matters relating to transfers of ordinary shares in the Company and with enquiries concerning holdings, and provides a range of services to shareholders including: a dividend reinvestment scheme; setting up or amending dividend bank mandates; and amending personal details.

The registrar's website is www.capitaregistrars.com. This will give you access to your personal shareholding by means of your investor code (which is printed on your share certificate). Most services will require a user ID and password which will be provided on registration.

Special requirements

The electronic version of the Annual Report and Financial Statements 2008, which can be found on the Company's website, is designed to be fully accessible by all voice browsers and screen readers. The full-colour printed version of this document is available on request from the Company Secretary at the address below.

Company details

Registered office and contact details:
International Personal Finance plc
Number Three
Leeds City Office Park
Meadow Lane
Leeds
LS11 5BD

Telephone: +44 (0)113 285 6700
Fax: +44 (0)113 245 1675
Email: enquiries@ipfin.co.uk
Website: www.ipfin.co.uk

Company number 6018973