

24 July 2012

INTERNATIONAL PERSONAL FINANCE PLC ("IPF") ANNOUNCES AGREEMENT TO ISSUE EURO MEDIUM TERM NOTES

We are pleased to announce that as part of IPF's strategy to diversify and extend funding, we have agreed to issue Czech crown bonds of CZK 380m (c£12m). This is split CZK 280m (c9m) 3 year bonds at a coupon of 8.5%; and CZK 100m (c3m) 4 year bonds at a coupon of 9%. The bonds are to be issued under our existing euro medium-term note programme, and final settlement is scheduled for tomorrow 25 July.

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