

21 April 2015

**INTERNATIONAL PERSONAL FINANCE PLC
IPF NOTES CONCLUSION OF POLISH REGULATORY INVESTIGATION INTO FEES**

International Personal Finance plc ("IPF" or the "Company"), a leading provider of consumer credit in fast-growing markets, is pleased to note the conclusion of the Polish Office of Consumer Protection and Competition's ("UOKiK") review into the calculation of fees for loan products.

In summary, UOKiK acknowledged that IPF's Polish business, Provident Polska S.A., has made the required commitment to replace variable administrative and home service fees on loans with fixed rates by its implementation deadline of 1 August 2015. No fine will be levied on the Company.

UOKiK's review was part of an overall investigation into the practices of a number of non-bank consumer credit providers in respect of the calculation of fees for loan products.

Provident Polska remains on track to introduce a new product and fee structure for new contracts by 1 August 2015 which will include the fixed fees required by UOKiK. The new structure has been tailored to customers' preferences and allows them to choose between three product packages and have a flexible payment plan. IPF expects there will be no material financial impact on the Company in introducing the new structure, which is supported by the results of tests currently underway.

Separately, IPF continues to await a date for the court process to begin its appeal against the December 2013 findings of UOKiK's investigation into its total cost of credit and APR calculation methodology, which does not form part of today's decision. The Company disagrees with UOKiK's decision and submitted its appeal in January 2014.

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About International Personal Finance plc

International Personal Finance ('IPF') is a leading international provider of consumer credit in Central and Eastern Europe and Mexico.

IPF aims to make a difference in the everyday lives of its customers by offering simple, transparent and personalised financial products. It provides small, unsecured, short-term loans to 2.7 million customers who are underserved by existing financial institutions in Poland, the Czech Republic, Slovakia, Hungary, Mexico, Romania, Lithuania, Bulgaria, Finland, Estonia, Latvia, and Australia.

IPF's resilient business model is based on home credit operations underpinned by unique personal relationships with customers through a wide network of agents. To complement its home credit offering,

IPF has established a digital business, which comprises hapiloans, a remote lending business launched in Poland in 2014 and the Credit24 and Sving brands integrated with the acquisition of MCB Finance Group ('MCB') in 2015.

IPF promotes inclusive and responsible lending and believes that meeting corporate and social responsibilities is essential to maintaining a sustainable business. IPF's efficient risk management procedures are underpinned by IPF's business model and approach to lending.

In 2014 IPF reported revenues of £783.2M, issued £1,022.0M credit and delivered pre-tax profits of £123.5M. Internationally IPF has more than 8,260 employees and 30,000 agents and is one of the biggest British employers in Central and Eastern Europe.

A FTSE 250 business, IPF was listed on the London Stock Exchange in July 2007 and took a secondary listing on the Warsaw Stock Exchange in March 2013. Its head office is in Leeds, United Kingdom.

For more information www.ipfin.co.uk

This information is provided by RNS
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