

Update on Proposed Revisions to Slovak Legislation

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International Personal Finance Plc

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INTERNATIONAL PERSONAL FINANCE PLC ("IPF" or the "Company")

UPDATE ON PROPOSED REVISIONS TO VARIOUS CONSUMER LEGISLATION IN SLOVAKIA

Further to IPF's announcement of 10 December 2015 in relation to the above, the proposed draft amendments to consumer legislation were vetoed by the President, returned to parliament where further changes were made and the amendments re-approved. The President has now signed the amended legislation and it will become effective imminently upon publication. The final legislation is in line with the Company's previous expectation and IPF's view remains that the changes will have a material adverse financial impact on its existing Slovak business and IPF is therefore currently evaluating alternative business models for this market.

IPF will keep the market updated and at this stage our intention is to provide further details at our annual results announcement on 24 February 2016.

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