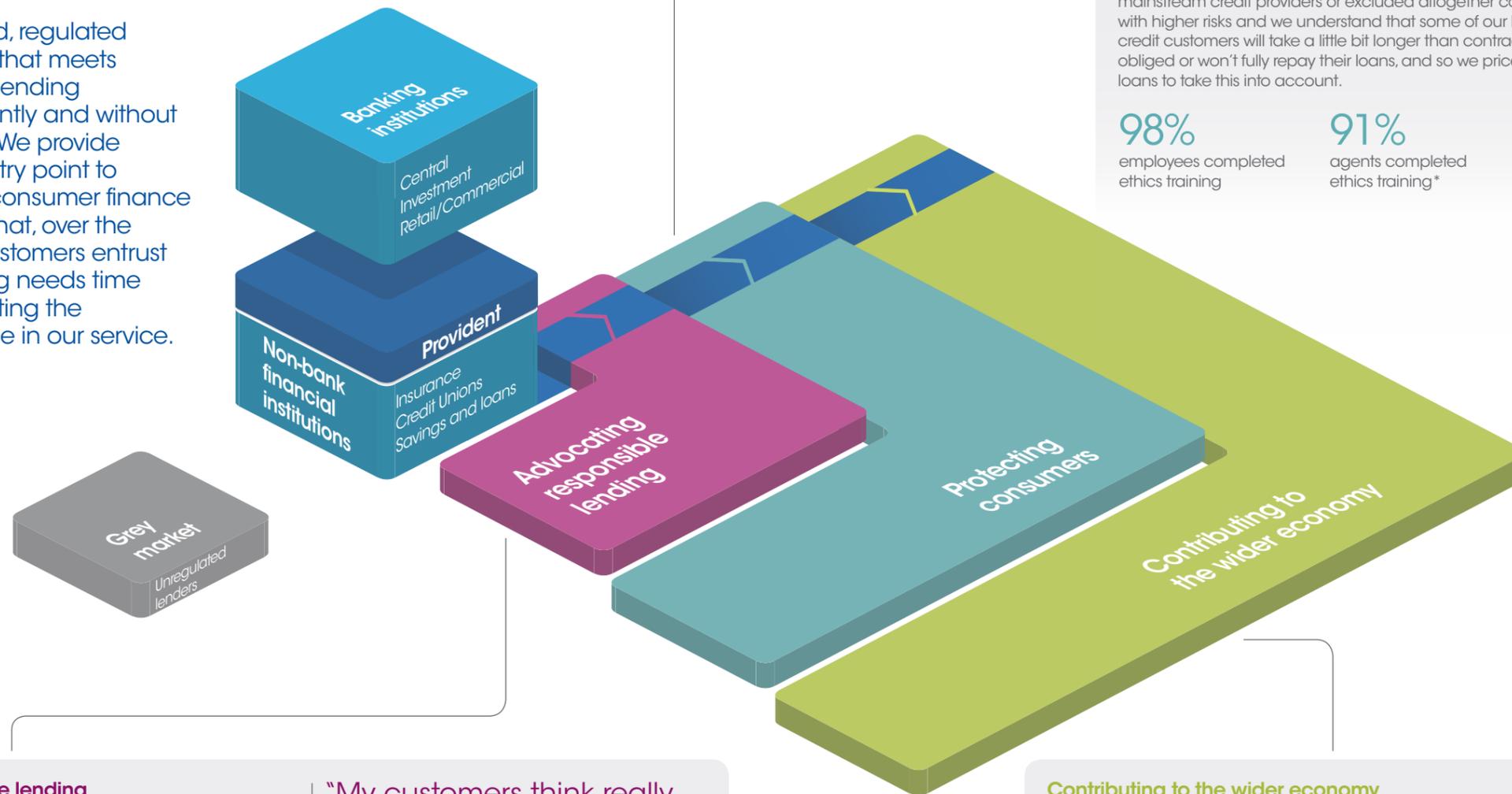


Living our social purpose

We are an established, regulated and ethical business that meets customers' needs by lending responsibly, transparently and without any hidden charges. We provide customers with an entry point to access mainstream consumer finance and we have found that, over the years, many of our customers entrust us with their borrowing needs time after time, demonstrating the confidence they place in our service.



Protecting consumers

By providing regulated credit products, we protect our customers from illegal lenders and the unregulated excesses of the 'grey' market. All our lending is unsecured and we don't ask our customers to pledge assets, such as a car or property, as collateral in the event that they default on their repayments.

Supporting people who are not well served by other mainstream credit providers or excluded altogether comes with higher risks and we understand that some of our home credit customers will take a little bit longer than contractually obliged or won't fully repay their loans, and so we price our loans to take this into account.

98%
employees completed ethics training

91%
agents completed ethics training*

"I turn to Provident because I trust them. My agent clearly explains the terms of my loan including the total amount I have to repay and my right to cancel."

Home credit customer, Mexico

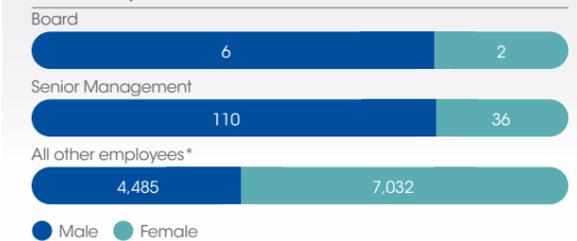
Human rights

We are committed to human rights and make an annual communication on progress through our membership of the United Nations Global Compact Network UK. We are committed to opposing slavery and human trafficking in our direct operations and in the indirect operations of our supply chain. Our statement on the Modern Slavery Act 2015 can be found on our website at www.ipfin.co.uk.

Diversity

We are committed to diversity and take steps to ensure that our business processes encourage recruitment, selection and reward based purely on merit.

Gender split at 31 December 2017



Advocating responsible lending

Our loans are granted using robust application and behavioural scoring systems supported by credit bureaux to ensure our loans are affordable.

Our commitment to responsible lending also extends to our corporate responsibility programmes where our focus on financial literacy helps our customer segment make more informed borrowing decisions.

59.7%
Home credit customer retention

70.6%
IPF Digital customer retention

"My customers think really carefully before they take out a loan. I know this because I speak with every one of them before they sign the contract."

Home credit agent, Poland

Contributing to the wider economy

We are an active corporate citizen with more than 28,600 employees and agents contributing to their wider economies through taxes and spending on goods and services. Total tax contribution in 2017 was over £220 million, comprising £140 million of taxes paid (representing a cost to the Group) and £80 million of taxes collected on behalf of governments such as payroll taxes and employees' social security contributions. We are also committed to investing in our local communities supporting financial literacy, local development and enterprise initiatives.

£220M
total taxes contribution in 2017

5,000
hours volunteered by employees supporting community initiatives

"We have worked with Provident in Mexico for two years and during this time they have supported financial education programmes that have helped around 50,000 young adults gain a better understanding of how consumer finance works."

NEMI, social development NGO partner, Mexico

* including agents in Hungary and Romania who are employees to meet local regulatory requirements