



Environmental Reporting Statement

BE SUSTAINABLE LIMITED - STATEMENT ON ENVIRONMENTAL REPORTING IN INTERNATIONAL PERSONAL FINANCE PLC'S ANNUAL REPORT 2022

NATURE AND SCOPE OF SUPPORT

Be Sustainable Limited was contracted by International Personal Finance plc to perform Environmental Data Report Verification of its Environmental Data covering the financial year 2022, including a review of its TCFD - Metrics & Targets section of its Annual Report 2022 (here after referred to as the GHG Report).

The scope of the support included: verification of energy, transport and subsequent GHG emissions reporting data and review and verification of the text and data in the TCFD - Metrics & Targets section of the IPF Annual Report 2022 (page 55 only). It also included the restatement of FY2021 data. Customer and employee numbers were also reviewed in this process but were not checked at source.

Our verification did not include any text, data or other information contained in other sections of the Annual Report.

Our responsibility is to express an opinion on the text, data, chart and statements within the scope of the verification set out above with the intention to inform all IPF Plc's stakeholders.

The verification comprised desktop review, TEAMS interview with the main IPF contact and review of source and combined master Environmental KPI spreadsheets containing data from Group and the 13 locations: the UK Headquarter and the 10 countries of Poland, Czech Republic, Hungary, Romania, Mexico, Estonia, Lithuania, Latvia, Australia and Spain. Poland and Mexico having both home credit and digital markets.

VERIFICATION OPINION

Based on the verification scope, the methodology described, and the verification work performed, we are satisfied that the verified information and data contained within the Report is accurate, reliable and provides a fair representation of IPF Plc's activities in 2022. Recommendations have been provided as part of the verification process.

The assurer is of the opinion that the Report can be used by the Reporting Organisation's Stakeholders. We believe that the organisation has chosen an appropriate level of verification for this stage in their reporting.

A handwritten signature in blue ink, appearing to read "C Campbell".

Carmel Campbell
Director
[Be Sustainable Limited](#)

Issue date: 27th February 2023