International Personal Finance plc
(the "Company" or "IPF")

Board Diversity Policy

1. Purpose

The Board Diversity Policy (the "Policy") sets out IPF's approach to diversity on the Board of Directors of the Company (the "Board") as well as its committees (the Remuneration Committee, the Audit and Risk Committee and the Nominations and Governance Committee) (together the "Committees"). The Board is responsible for adherence with the Policy, but oversight of delivery of policy objectives has been delegated by the Board to the Nominations and Governance Committee.

2. Application

The Policy applies to the Board and its Committees.

3. Policy Statement

IPF recognises and embraces the benefits of having a truly diverse Board that make good use of all elements of diversity. The Board regards diversity as an important element in achieving its future strategic plans.

In reviewing the composition of the Board and its Committees, the Nominations and Governance Committee will consider the benefits of all aspects of diversity and these differences will be considered in determining the optimum composition and, when possible, should be balanced appropriately to maintain a range of skills, experience and background on the Board and its Committees.

In identifying suitable candidates for appointment to the Board, the Nominations and Governance Committee will consider candidates on merit against objective criteria in the context of the skills and experience the Board and its Committees, as a whole, required to provide the range of perspectives, insights and challenge needed to support good decision making. IPF is committed to ensuring that both appointments and succession plans promote diversity, inclusion and equal opportunity and the procedures to find new members for the Board are transparent.

The Board supports the recommendations of the Parker Review on the ethnic diversity of boards and the FTSE Women Leaders Review on gender diversity and includes consideration of this when recruiting new board members.

4. Measurable Objectives

The Nominations and Governance Committee will discuss and agree annually all measurable objectives for achieving diversity on the Board and recommend them to the Board for adoption.

At the date of adoption of this Policy, the Board is aspiring to ensure that:

- it considers candidates for appointment as non-executive directors from a wider pool including those with little or no listed company board experience;
- non-executive directors 'long lists' include 50 per cent female candidates;
- it only engages executive search firms who have signed up to the voluntary Code of Conduct on both gender and ethnic diversity and best practice;
- it maintains a continuous level of at least 40% female directors on the Board;
- a female director is appointed to at least one of the senior Board positions (Chair, CEO, SID, CFO);
- at least one director from an ethnic minority background on the Board is appointed to the Board; and

- it reports annually against these objectives and other initiatives taking place within the Company which promote diversity and inclusion.

5. Monitoring and Reporting

The Nominations and Governance Committee will report annually, in the directors' report section of the IPF Annual Report, on the process it has used in relation to Board appointments. Such report will include a summary of this Policy, the measurable objectives set for implementing the Policy, how this Policy has been implemented and progress made towards achieving those objectives during the year.

5. Review

The Nominations and Governance Committee will review the Policy annually, which will include an assessment of the effectiveness of the Policy. The Nominations and Governance Committee will discuss any revisions that may be required and recommend any such revisions to the Board for approval.

Thomas Crane
Chief Legal Officer and Company Secretary
September 2025