

Modern Slavery Statement

International Personal Finance plc Statement on the Modern Slavery Act 2015 for the financial year ending 31 December 2025

This statement covers International Personal Finance plc and all its subsidiary companies including IPF International Limited (together “the IPF Group”).

The IPF Group is committed to opposing slavery and human trafficking in its direct operations and in the indirect operations of its supply chain. The IPF Group does not and will not knowingly support or do business with any organisation involved in slavery or human trafficking.

As a participant of the UN Global Compact Network UK, the IPF Group has pledged to adhere to human rights and labour standards principles and communicates progress annually on integration of the ten UN principles into its strategies and operations. The IPF Group assesses and responds to human rights impacts in accordance with the UN Guiding Principles on Business and Human Rights and the OECD Due Diligence Guidance for Responsible Business Conduct.

The IPF Group has reviewed the updated UK Home Office Statutory Guidance on Transparency in Supply Chains (published March 2025) and considers this statement to be broadly aligned with the expectations set out in that guidance. The IPF Group continues to enhance its approach year-on-year and will prioritise further alignment with the enhanced disclosure expectations outlined in the Guidance as part of its continuous improvement programme. The IPF Group’s existing due diligence framework is continually under review to ensure it meets evolving EU-level expectations including national transposition and application of the EU Corporate Sustainability Due Diligence Directive.

1. Organisational structure, business and supply chains

The IPF Group is a leading international provider of consumer credit, committed to helping people who are often financially underserved by banks access simple, personal and affordable financial services. Headquartered in the United Kingdom and listed on the London Stock Exchange, the IPF Group has supported more than 15 million consumers since operations began in 1997. Its purpose is to build a better world through financial inclusion, enabling its customers to improve their lives and build stronger financial futures.

The IPF Group operates across nine international markets: Poland, Hungary, Romania, the Czech Republic, Estonia, Lithuania, Latvia, Mexico, and Australia. It has around 1.7 million customers and its ambition is to serve 2.5 million. The IPF Group tailors its products and services to meet the specific needs of consumers in different geographies, providing flexible access to credit for those who may not be well-served by mainstream financial institutions.

The IPF Group’s product portfolio includes a range of unsecured personal lending solutions, designed to offer choice, convenience and control. These include its traditional home credit face-to-face lending service as well as digital loans and revolving credit lines. At the heart of the IPF Group’s approach is a focus on responsible lending. It uses robust credit assessment processes to ensure that its products are affordable and appropriate for its customers, and it supports financial education and literacy initiatives to promote long-term financial wellbeing.

Home credit is the IPF Group’s traditional face-to-face lending service, where loans are delivered and collected by customer representatives directly in the customer’s home. These representatives are self-employed in all markets except Hungary and Romania where they are employees. The business operates in local markets under the Provident brand (home credit) and

the Credit24 and Creditea brands (digital). There are over 20,000 employees and customer representatives working for the IPF Group.

As a financial services provider, the businesses within the IPF Group have relatively straightforward supply chains compared with those of other sectors. The major areas of expenditure within the IPF Group supply chain are marketing, property services, professional services and information technology. In 2025 the IPF Group sourced the services required to support its businesses from approximately 3,200 suppliers: 2,500 based in the European Union and the UK, 570 in Mexico, 80 in Australia and a few suppliers based in the US and India.

In line with evolving regulatory and stakeholder expectations, including the updated UK Home Office guidance, the IPF Group recognises the importance of transparency concerning the areas of its supply chain over which it has the greatest visibility and influence, as well as areas where visibility is more limited. The Group's current due diligence focuses primarily on its direct (tier-1) suppliers. Mapping of lower-tier supply chains remains an area for further development and will be progressed on a risk-based basis.

2. Organisational policies

The IPF Group has established a series of policies that reflect its commitment to ethical business practices and its determination to combat modern slavery which are publicly available on its website here https://www.ipfin.co.uk/creating_social_value/policies. These include:

- **Modern Slavery Policy** which sets out the detail behind how the IPF Group fulfils this commitment;
- **Global Code of Ethics** which sets out the standards of behaviour expected from all the IPF Group's employees and customer representatives and its commitment to fight all forms of modern slavery and worker exploitation;
- **Human Rights Policy** which sets out the IPF Group's commitment to promote respect for human rights and fundamental freedoms;
- **Health & Safety Policy** which sets out the IPF Group's approach to maintaining a safe and healthy work environment for all individuals involved in its operations;
- **Whistleblowing Policy** which provides a confidential mechanism for employees, customer representatives, customers, suppliers and third parties to report any concerns related to modern slavery or other unethical practices; and
- **Responsible Procurement Policy** and **Procurement Standards** which require all suppliers to comply with the IPF Group's standards on labour rights, including prohibitions against forced labour and human trafficking and include supplier risk assessment and due diligence processes for modern slavery.

The IPF Group's policies and processes are based on international standards including the UN Guiding Principles, OECD Due Diligence Guidance for Responsible Business Conduct and the ILO Labour Standards. The Group's Legal Function monitors and responds to guidance on policy development.

These policies and processes are communicated annually to all the IPF Group's employees and customer representatives as part of its annual Ethics Week which has been established for eleven years and is a key forum for communication, discussion, feedback and improvement of all ethics issues including modern slavery. Policies are cascaded to relevant functions through functional heads. All policies include detail on relevant assurance mechanisms for policy requirements.

The IPF Group periodically reviews and updates its policies to reflect developments in law, guidance and emerging best practice, including international standards and regulatory developments in the jurisdictions in which it operates.

3. Assessing and managing risk

The modern slavery risk for the IPF Group is managed by the Group Legal Function closely supported by the Group Human Resources and Group Procurement Functions working with the relevant local functions in the operating businesses. The Chief Legal Officer reports on an annual basis to the IPF Board of Directors which oversees the actions taken to identify, assess and respond to modern slavery and also approves this statement.

The IPF Group has engaged with relevant stakeholders to assess modern slavery and broader human rights risks throughout its operations and the operations of its supply chain. This includes consideration of geographic risk, sectoral risk, labour models (including the engagement of self-employed customer representatives) and reliance on outsourced or labour-intensive services. Careful consideration has been given to its primary value chain (provision of financial services) together with its secondary value chain (being those activities which support this such as workforce, catering and cleaning services) and in particular to the labour supply chain (being how and from where people have been recruited to work in these primary and secondary value chains).

Modern slavery risk in the IPF Group's supply chain is managed by the Procurement Function in accordance with the IPF Group's Responsible Procurement Policy and supporting Group Procurement Standards as part of a wider annual process of supplier segmentation, risk assessment and evaluation.

An annual assessment of all suppliers based on risk-factors including geography, nature of services and level of investment is carried out to identify suppliers in territories or industries with a high prevalence of modern slavery or other labour rights violations and/or which are heavily reliant on low skilled or migrant workers. Further due diligence is carried out on suppliers identified as high risk from a modern slavery or human rights perspective alongside suppliers classified as strategic or critical to the IPF Group's operations as described below.

The IPF Group also monitors relevant international legislative developments, including the EU Corporate Sustainability Due Diligence Directive, which signals a shift towards mandatory human rights due diligence across value chains. While not all aspects of this legislation currently apply to the IPF Group, it is considered a relevant benchmark for the continued development of the Group's risk assessment and due diligence framework.

4. Due diligence

The IPF Group has implemented due diligence processes and undertaken actions and initiatives to mitigate the modern slavery risks identified in the key areas of its workforce and supply chain.

The IPF Group considers its workforce, including all its employees and customer representatives, to be valued members and stakeholders of its business and treats them with care and respect. Where customer representatives are self-employed, the IPF Group contracts with them directly as individuals and does not use any form of intermediary.

To support its workforce, the IPF Group operates an independently verified safety management system aligned to ISO 45001. All its home credit businesses across Europe and Mexico are certified to this standard providing a consistent approach to safety management, supervision, training and risk control for both employees and self-employed customer representatives. In 2024 the IPF Group also implemented a global framework for managing psychological health,

safety and wellbeing aligned to ISO 45003. In 2025 this was successfully certified across all home credit businesses and IPF digital in Poland.

The IPF Group has multiple channels for employees and customer representatives to feel encouraged to report concerns and secure better working conditions including help lines and whistleblowing services. These services are publicly available and well communicated to all employees and customer representatives to ensure that they have access to appropriate support for their safety and wellbeing and can raise concerns directly to senior management.

Conducting regular assessments of the IPF Group's suppliers forms part of a wider due diligence framework around ethical trade, corporate social responsibility and human rights. The IPF Group's Responsible Procurement Policy and supporting Procurement Standards require an annual Supplier Sustainability Assessment of all strategic and critical suppliers as well as all suppliers classified as high risk for modern slavery. The Procurement Function identified and assessed 136 suppliers as part of this exercise in 2025 (31 were assessed as high risk for modern slavery or human rights and the remainder were critical or strategic suppliers). Supplier Sustainability Assessments were completed by the Procurement Function on these suppliers through the review of publicly available resources, completion of questionnaires by suppliers and dialogue with suppliers. The outcome of the assessment process was overseen by local and group procurement committees.

Any areas of concern raised by the risk assessment or due diligence are further investigated. The IPF Group will not continue to trade with any business if issues come to light which are not resolved by the supplier. The IPF Group did not identify any confirmed instances of modern slavery within its operations or supply chain during 2025. The Group recognises, however, that modern slavery risks can be hidden and difficult to detect, and that the absence of identified cases does not mean that risk is eliminated. The IPF Group therefore continues to strengthen its due diligence processes and indicators to improve its ability to identify potential risks and emerging issues.

Particular attention is given to labour-related risks, including recruitment practices, working conditions, payment arrangements and access to grievance mechanisms. Where customer representatives are self-employed, the IPF Group contracts with individuals directly and does not use recruitment agents or intermediaries, reducing the risk of recruitment-related fees, indebtedness or coercion.

5. Training

Training on modern slavery, including the IPF Group's approach and how to recognise and address signs of modern slavery, was issued in 2024 as part of its annual ethics training and completed by 97% of all employees and customer representatives globally. The training was developed internally and delivered via the IPF Group's e-learning platform. The training was designed to ensure people working for the IPF Group are aware of the issues, able to recognise signs of modern slavery and know how to report concerns.

In 2026 and 2027, in addition to the Group-wide ethics training, the IPF Group plans to issue targeted, role-specific training to relevant functions, in particular Human Resources, Procurement and supplier management teams. This enhanced training will focus on risk identification, escalation pathways, engagement with suppliers, and appropriate responses where concerns are identified, in line with regulatory guidance and best practice.

6. Monitoring and evaluation

The IPF Group monitors and review performance to ensure the effectiveness of policies and procedures:

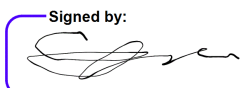
- Individual policies contain assurance mechanisms relevant to the policy requirements;
- The completion rate for the annual ethics training by all employees and customer representatives globally is monitored and reported publicly;
- The Procurement Function is responsible for setting goals and key performance indicators for supplier assessments and tracking and reporting on key performance indicators related to modern slavery risks; and
- The IPF Group's modern slavery statement and practices are reviewed at least annually to ensure ongoing relevance and effectiveness.

The IPF Group recognises the increasing importance of demonstrating the effectiveness of actions taken to address modern slavery risks. In addition to policy assurance and training completion metrics, the Group continues to develop qualitative indicators, including insights from supplier engagement, grievance mechanisms and internal reviews, to inform future improvements.

The IPF Group is dedicated to continuous improvement in its approach to combating modern slavery and, over the coming reporting period, will prioritise:

- further alignment with the enhanced disclosure expectations in the UK Home Office statutory guidance;
- continued development of supplier risk assessment and engagement processes;
- targeted training and awareness-raising for high-risk functions; and
- monitoring relevant legal and regulatory developments, including in the UK and European Union.

The IPF Group is fully committed to preventing modern slavery in all its forms within its business and supply chains. The IPF Group believes in acting responsibly and ethically, ensuring that its business practices contribute positively to society. This statement was approved by the Board of Directors of International Personal Finance plc on 29 April 2026 which retains overall responsibility for oversight of modern slavery risk and related governance matters and will be reviewed annually (and updated as applicable) by the Board.

Signed by:

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Gerard Ryan
Chief Executive Officer
International Personal Finance plc
29 April 2026