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21 May 2014

To: New Issues Acceptance  
Euroclear Bank SA/NV  
1 Boulevard du Roi Albert II  
1210 Brussels  
Belgium  
Email to: [debt\\_under\\_pgm@euroclear.com](mailto:debt_under_pgm@euroclear.com) and [ngn@euroclear.com](mailto:ngn@euroclear.com)

New Issues Department  
Clearstream Banking, société anonyme  
42 avenue J.F. Kennedy  
L-1855 Luxembourg  
Email to: [finalterms@clearstream.com](mailto:finalterms@clearstream.com) and [newissueslondon@clearstream.com](mailto:newissueslondon@clearstream.com)

and: Citibank, N.A., London Branch  
14<sup>th</sup> Floor, Citigroup Centre  
Canada Square  
Canary Wharf  
London E14 5LB  
Tel: +353 1 622 4660  
Fax: +353 1 622 2210  
Attention: Agency & Trust, MTN Desk

Dear Sirs

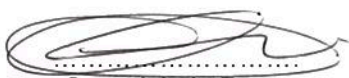
**Euro Medium Term Note Programme**  
**Issue of EUR 40,000,000 4.250% Senior Unsecured Unsubordinated Fixed Rate Notes**  
**due 2018 (the "Notes")**

We confirm that the Notes are intended to be held in a manner which would allow Eurosystem eligibility.

We acknowledge that the Notes are intended, upon issue, to be deposited with one of the ICSDs as common safekeeper and this does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem, either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that the Eurosystem eligibility criteria have been met.

Yours faithfully

For: International Personal Finance plc

By:   
Gerard Jude Ryan

Director