

INTERNATIONAL PERSONAL FINANCE plc – PROXY FORM – Please read the notes overleaf before completion

I/We appoint the Chairman of the Meeting or the following person (see notes 1 and 2)
Name of proxy

as my/our proxy to exercise all or any of my/our rights to attend, speak and vote in respect of my/our voting entitlement on my/our behalf as directed below at the AGM of the Company to be held on 2 May 2019 at 10.30 am and at any adjournment thereof. I/We also authorise my/our proxy to vote (or refrain from voting) as he or she thinks fit in relation to any other matter which is properly put before the meeting.

Event Code:

RESOLUTIONS – Please mark 'X' to indicate how you wish to vote (see notes 4 and 5)

Resolutions 15 to 18 (inclusive) are proposed as special resolutions

	For	Against	Vote Withheld		For	Against	Vote Withheld
1 To receive the Company's accounts and the reports of the directors and the auditor for the year ended 31 December 2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11 To re-elect Cathryn Riley as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 To approve the Directors' Remuneration Report for the year ended 31 December 2018	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12 To reappoint Deloitte LLP as the Company's auditor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 To declare a final dividend	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13 To authorise the Audit and Risk Committee to determine the auditor's remuneration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 To elect Deborah Davis as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14 To authorise the directors to allot shares up to the specified limit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 To elect Bronwyn Syiek as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15 To disapply pre-emption rights in relation to a rights issue or other pre-emptive offer and otherwise up to the specified limit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 To re-elect Dan O'Connor as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16 To disapply pre-emption rights in relation to an acquisition or capital investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 To re-elect Gerard Ryan as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	17 To authorise the Company to purchase its own shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 To re-elect Justin Lockwood as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18 To authorise the calling of general meetings (other than AGMs) by giving not less than 14 clear days' notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 To re-elect John Mangelaars as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
10 To re-elect Richard Moat as a director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

If this proxy appointment is one of multiple appointments by the same shareholder, please place a 'X' in the box opposite (see note 3).

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To assist with arrangements, if you intend to attend the meeting in person, please place a 'X' in the box opposite.

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Signature
(see note 6)

Date

A map and directions to International Personal Finance plc, Number Three Leeds City Office Park, Meadow Lane, Leeds, West Yorkshire, LS11 5BD are available on the Company's website at www.ipfin.co.uk.

The office is ten minutes' walk from Leeds railway station.

There is some on-site parking. If you would like to reserve a space please telephone the Company on 0113 285 6700.

Explanatory notes for completing the proxy form:

The registrar's contact details to submit, change or terminate a proxy appointment are as follows:

Link Asset Services, PXS 1, 34 Beckenham Road, Beckenham, Kent BR3 4ZF: telephone: +44 (0)871 664 0300 (calls cost 12p per minute plus your phone company's access charge. Lines are open 9.00 am-5.30 pm Monday-Friday). You can also submit your proxy online at www.mypfshares.com. You will need your Investor Code which can be found on your share certificate or by calling Link Asset Services using the details provided above.

1. Shareholders who are entitled to attend and vote at the AGM are entitled to appoint a proxy, who need not be a shareholder, to exercise all or any of their rights, to attend, speak and vote on their behalf at the meeting.
2. If you wish to appoint someone other than the Chairman of the Meeting, insert the name of your chosen proxy in the space provided in the box and delete the words "the Chairman of the Meeting or". Where you appoint someone other than the Chairman of the Meeting as your proxy, you are responsible for ensuring that they attend the meeting and are aware of your voting intentions. If you wish for a proxy to make any comments on your behalf at the meeting, you will need to appoint someone other than the Chairman of the Meeting and give them the relevant instructions directly. If your proxy is being appointed in relation to part of your holding only, please enter in the box next to the proxy's name the number of shares in relation to which they are authorised to act as your proxy. If this box is left blank, they will be authorised in respect of your full voting entitlement.
3. You may appoint more than one proxy, provided each proxy is appointed to exercise rights attached to different ordinary shares. To appoint more than one proxy additional forms can be obtained by contacting the registrar, or you may copy this form. Please indicate in the box next to the proxy holder's name the number of shares in relation to which they are authorised to act as your proxy.
4. Please mark 'X' in the relevant box overleaf to indicate how you wish to vote. In the absence of instructions, the person appointed proxy may vote or refrain from voting as he or she thinks fit on the specified resolutions and, unless instructed otherwise, the person appointed proxy may also vote or refrain from voting as he or she thinks fit on any other business (including amendments to resolutions) which may properly come before the meeting.
5. A vote withheld option is provided to enable you to withhold your vote on any particular resolution. It is not a vote in law and will not be counted in the calculation of the percentage of the votes for or against the resolution.
6. This form must be signed and dated by the shareholder or his/her attorney duly authorised in writing. If the shareholder is a company, it may execute under its common seal or by the signature of an officer, attorney or other person authorised to sign it. In the case of joint holdings, any one holder may sign this form. The vote of the senior joint holder who tenders a vote, whether in person or by proxy, will be accepted to the exclusion of the votes of the other joint holders and for this purpose seniority will be determined by the order in which the names stand in the register of members in respect of the joint holding. The completion and return of this form will not preclude a shareholder from attending the meeting and voting in person.
7. To be valid, this form must be completed and lodged with the Company's registrar, at the address above together with the power of attorney or other authority (if any) under which it is signed or a copy of such authority duly certified, by 10.30 am on 30 April 2019.
8. To issue a proxy appointment or instruction using the CREST service, the appropriate CREST message (a 'CREST Proxy Instruction') must be properly authenticated in accordance with Euroclear's specifications, and must contain the information required for such instruction, as described in the CREST Manual. The message, regardless of whether it constitutes the appointment of a proxy or is an amendment to the instruction given to a previously appointed proxy must, in order to be valid, be transmitted so as to be received by the issuer's agent (ID RA10) by 10.30 am on 30 April 2019. For this purpose, the time of receipt will be taken to be the time (as determined by the timestamp applied to the message by the CREST Application Host) from which the issuer's agent is able to retrieve the message by enquiry to CREST in the manner prescribed by CREST. After this time any change of instructions to proxies appointed through CREST should be communicated to the appointee through other means. The Company may treat as invalid a CREST Proxy Instruction in the circumstances set out in Regulation 35 (5) (a) of the Uncertificated Securities Regulations 2001.