

## NOTICE OF ACCESSION OF GUARANTORS

given by

### PROVIDENT FINANCIAL PLC

(the Issuer)

to the holders of the following Notes or Bonds (each an **Issuance** and together, the **Issuances**):

- £20,000,000 Floating Rate Guaranteed Notes due 2018 issued on 4 March 2011 by the Issuer under its £2,000,000,000 Euro Medium Term Note Programme (the **Programme**) and guaranteed on a joint and several basis by Provident Personal Credit Limited, Greenwood Personal Credit Limited, Provident Financial Management Services Limited and Provident Investments plc (the **Original Guarantors**) pursuant to the Trust Deed dated 10 September 2010 (ISIN XS0599391223) (the **2018 Notes**);
- £50,000,000 7.5 per cent. Guaranteed Notes due 2016 issued on 31 March 2011 by the Issuer under the Programme and guaranteed on a joint and several basis by the Original Guarantors pursuant to the Trust Deed dated 10 September 2010 (ISIN XS0605672558) (the **2016 Notes**);
- £120,000,000 7.00 per cent. Guaranteed Notes due 2017 issued on 4 April 2012 by the Issuer under the Programme and guaranteed on a joint and several basis by the Original Guarantors pursuant to the Trust Deed dated 10 September 2010 (ISIN XS0762418993) (the **2017 Notes**);
- £65,000,000 6.00 per cent. Guaranteed Notes due 2021 issued on 27 March 2013 by the Issuer under the Programme and guaranteed on a joint and several basis by the Original Guarantors pursuant to the First Supplemental Trust Deed dated 7 March 2013 (ISIN XS0900863084) (the **2021 Notes** and together with the 2016 Notes, the 2017 Notes and the 2018 Notes, the **Programme Notes**);
- £250,000,000 8.00 per cent. Guaranteed Bonds due 2019 issued on 23 October 2009 by the Issuer and guaranteed on a joint and several basis by the Original Guarantors pursuant to the Trust Deed dated 23 October 2009 (ISIN XS0459028626) (the **2019 Bonds**); and
- £25,200,000 7.00 per cent. Guaranteed Bonds due 2020 issued on 14 April 2010 by the Issuer and guaranteed on a joint and several basis by Provident Personal Credit Limited, Greenwood Personal Credit Limited, Provident Financial Management Services Limited and Provident Investments plc pursuant to the Trust Deed dated 14 April 2010 (ISIN XS0496412064) (the **2020 Bonds**).

NOTICE IS HEREBY GIVEN, in accordance with the provisions of the terms and conditions of each of the Programme Notes, the 2019 Bonds and the 2020 Bonds, that pursuant to the terms of the respective Trust Deeds constituting each Issuance each of Duncton Group Limited, Moneybarn Group Limited and Moneybarn No.1 Limited (together, the **Additional Guarantors**) was required to accede as an additional guarantor in respect of the Programme Notes, the 2019 Bonds and the 2020 Bonds and that the Additional Guarantors have entered into Supplemental Trust Deeds on 6 October 2014 in order to accede as guarantors (on a joint and several basis with each other and the Original Guarantors) to the Trust Deeds constituting the Issuances.

This Notice is given by:

**Provident Financial plc**  
No.1 Godwin Street  
Bradford  
West Yorkshire  
BD1 2SU  
United Kingdom

Dated 6 October 2014.