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H.E. Ban Ki-moon Secretary-General United Nations New York, NY 10017 USA

Dear Mr. Secretary-General,

I am pleased to confirm that International Personal Finance supports the ten principles of the Global Compact with respect to human rights, labour, environment and anti-corruption. With this communication, we express our intent to advance those principles within our sphere of influence.

International Personal Finance will make a clear statement of this commitment to our stakeholders.

We recognize that a key requirement for participation in the Global Compact is the annual submission of a Communication on Progress (COP) that describes our company's efforts to implement the ten principles. We support public accountability and transparency, and therefore commit to report on progress annually through our corporate responsibility reporting.

Yours sincerely,

John Harnett CEO

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