

From:

Unifund plc
4th Floor
140 Aldersgate Street
London
United Kingdom
EC1A 4HY
(the "**Issuer**" or the "**Transaction**")

To:

Apex Corporate Trustees (UK) Limited
4th Floor
140 Aldersgate Street
London
United Kingdom
EC1A 4HY
(the "**Series Note Trustee**")

With a copy to:

Ambac Assurance UK Limited
5th Floor
48/54 Moorgate
London
England
EC2R 6EJ

("Ambac")

NatWest Markets plc
250 Bishopsgate
London
EC2M 4AA
(the "**Cash Manager**")

and

Citibank, N.A.
Citigroup Centre
Canary Wharf
Canada Square
E14 5LB
(the "**Principal Paying Agent**" and "**Calculation Agent**")

3 July 2025

Dear Sir / Madam

Unifund plc Redemption Notice to the Bond Trustee

The Issuer refers to the Transaction.

Capitalised terms used but not otherwise defined in this notice (the "**Redemption Notice**") shall have the meanings set out in the bond trust deed (the "**Bond Trust Deed**") dated 25 May 2007, as amended and restated from time to time, between the Issuer, the Bond Trustee and Ambac.

The Issuer refers to Condition 5.4 (*Redemption Notice*) of the Bonds.

The notice referred to in Condition 5.2 (*Issuer Mandatory Redemption and Ambac Redemption Option*) of the Bonds is this Redemption Notice and is given by the Issuer to the Bond Trustee. The Issuer confirms that this Redemption Notice is irrevocable and signed by an authorised signatory of the Issuer.

The Issuer specifies the following:

Outstanding Principal Balance of the Bonds to be redeemed	£60,000,000.00
Redemption Date	4 August 2025
Redemption Amount	£62,173,961.92
Amount of interest payable by the Issuer upon such redemption (expressed as an amount per £1,000 nominal amount)	£8.45

This letter and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with English law.

Yours faithfully

.....*Sean Martin*.....

Sean Martin July 3, 2025 | 2:55 PM BST

Authorised signatory
For and on behalf of Unifund plc