

# Information for Shareholders

### Financial calendar

Dividend announced	27 February 2020
Ex-dividend date for ordinary shares	2 April 2020
Record date for the dividend	3 April 2020
Annual General Meeting	7 May 2020
Payment date for the dividend	22 May 2020

### Share price

The Company's shares are listed on the London Stock Exchange under share code 'PFG.L'. The share price is quoted daily in a number of national newspapers and is available on the Group's website at [www.providentfinancial.com](http://www.providentfinancial.com).

### Tax on dividends

The following information is intended to provide general guidance to individuals who are tax resident in the UK. It does not constitute professional advice. Shareholders who are in any doubt as to their personal tax position should seek their own professional advice, as should shareholders who are not resident in the UK.

For UK resident individuals, the tax treatment of dividends depends on whether the dividends are received before or after 5 April 2016.

### Dividends received on or before 5 April 2016

A UK tax resident individual shareholder who receives a dividend prior to 5 April 2016 will be subject to tax on the dividend as follows:

- The cash dividend you receive (the amount paid into your bank account) is grossed up for a notional 10% tax credit so that you are taxed on a gross dividend of 10/9ths of the cash dividend you receive.
- The gross dividend is then taxed as follows:
  - 10% for basic rate taxpayers;
  - 32.5% for higher-rate taxpayers; and
  - 37.5% for additional rate taxpayers.
- You can then deduct the notional 10% tax credit.
- The overall result, after deducting the notional tax credit, is that you will have suffered an effective rate of tax on the cash dividend you receive of:
  - 0% for basic rate taxpayers;
  - 25% for higher-rate taxpayers; and
  - 30.56% for additional rate taxpayers.

### Dividends received on or after 6 April 2016

For dividends received after 6 April 2016 the notional tax credit is abolished.

Instead, a UK tax resident individual shareholder will be taxed on the total cash dividends you receive (the amount paid into your bank account) above the new £5,000 annual tax-free dividend allowance at the following rates:

- 7.5% for basic rate taxpayers;
- 32.5% for higher-rate taxpayers; and
- 38.1% for additional rate taxpayers.

The dividend allowance means that you can receive certain amounts of dividends tax free no matter what other non-dividend income you have in the tax year. The dividend allowance for the tax years from 2015/16 to 2016/17 was £5,000. This allowance has reduced to £2,000 in the 2018/19 tax year.

## Registrar

The Company's registrar is:

### Link Asset Services

The Registry  
34 Beckenham Road  
Beckenham  
Kent  
BR3 4TU

Telephone: 0871 664 0300 (from within the UK)

Calls are charged at the standard geographic rate and will vary by provider. Calls outside the UK will be charged at the applicable international rate. Lines are open between 9.00am and 5.30pm, Monday to Friday excluding public holidays in England and Wales.

Telephone: +44 (0)20 371 664 0300 (from outside the UK)

## Link Signal Hub

Link Asset Services offers a share portal service which enables registered shareholders to manage their Provident Financial plc shareholdings quickly and easily online. Once registered for this service, you will have access to your personal shareholding and a range of services including: setting up or amending dividend bank mandates, proxy voting and amending personal details. For further information visit [www.linksignalhub.com](http://www.linksignalhub.com).

## Link Dividend Reinvestment Plan

Link Asset Services offers a Dividend Reinvestment Plan whereby shareholders can acquire further shares in the Company by using their cash dividends to buy additional shares. For further information contact Link Asset Services:

Telephone: 0371 664 0381 (from within the UK)

Calls are charged at the standard geographic rate and will vary by provider. Calls outside the UK will be charged at the applicable international rate. Lines are open between 9.00am and 5.30pm, Monday to Friday excluding public holidays in England and Wales.

Telephone: +371 664 0381 (from outside the UK)

## Special requirements

A PDF version of the full Annual Report and financial statements is available on our website.

## Advisors

### Independent auditor

**Deloitte LLP**  
4 Brindley Place  
Birmingham  
B1 2HZ

### Company advisors and stockbrokers

**J.P. Morgan Cazenove**  
25 Bank Street  
London  
E14 5JP

### Barclays

1 Churchill Place  
Canary Wharf  
London  
E14 5HP

### Solicitors

**Clifford Chance LLP**  
10 Upper Bank Street  
London  
E14 5JJ

### Herbert Smith Freehills LLP

Exchange House  
Primrose Street  
London  
EC2A 2EG

### Addleshaw Goddard LLP

Milton Gate  
60 Chiswell Street  
London  
EC1Y 4AG

### TLT LLP

1 Redcliff Street  
Bristol  
BS1 6TP

## Company details

Registered office and contact details:

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Website:  
[www.providentfinancial.com](http://www.providentfinancial.com)

### Company number

668987



Provident Financial Group plc's commitment to environmental issues is reflected in this Annual Report, which has been printed on Symbol Matt Plus, an FSC® certified material. This document was printed by CPI Group using its environmental print technology, which minimises the impact of printing on the environment. Vegetable-based inks have been used and 99% of dry waste is diverted from landfill. The printer is a CarbonNeutral® company. Both the printer and the paper mill are registered to ISO 14001.

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