

**CYBG PLC
(Company)**

LEI: 213800ZK9VGCYYR6O495

21 November 2017

Dividend Declaration

As announced in the CYBG PLC Full Year Results Announcement on 21 November 2017, the directors of the Company have recommended a final ordinary dividend (the Final Dividend) in respect of the year ended 30 September 2017 of 1p per ordinary share in the Company (2016:Nil).

The payment of the Final Dividend is subject to approval by the Company's shareholders at the 2018 Annual General Meeting. The Company's financial results as at 30 September 2017 do not reflect this recommended Final Dividend.

If approved, shareholders and CDI holders shall be entitled to the Final Dividend, which shall be paid on 16 February 2018 to shareholders on the register of members as at close of business in London on 19 January 2018 and to CDI holders on the register of CDI holders as at close of business in Melbourne on 19 January 2018 (the Record Date). The ex-dividend date will be 18 January 2018.

No conversions (transmutations) of ordinary shares to CDIs will be processed between 17.00 (GMT) on 17 January 2018 and 08.00 (GMT) on 22 January 2018, and no conversions (transmutations) of CDIs to ordinary shares will be processed between 17.00 (AEDT) on 17 January 2018 and 08.00 (AEDT) on 22 January 2018.

The Final Dividend will be paid to Australian resident CDI holders in Australian dollars and to New Zealand resident CDI holders in New Zealand dollars. All shareholders and other CDI holders will be paid their Final Dividend in pound sterling.

Currency conversions will be determined by reference to the Australian dollar and New Zealand dollar exchange rates applicable to pound sterling at 11.00 (GMT) on 22 January 2018, being one business day after the Record Date. All payments will be made in accordance with existing payment instructions held by Computershare, who administer the Company's share and CDI registers. Shareholders and CDI holders who wish to amend their existing payment instructions must notify Computershare by the Record Date. Details of how to do this can be found on the Company's website <http://www.cybg.com/investor-centre/manage-your-shareholding/>.

As the Company pays tax only in the UK, the Final Dividend to be paid to CDI holders will be unfranked.

Tax consequences arising from the receipt of the Final Dividend will be the responsibility of the shareholder or CDI holder to calculate and pay. If in doubt, or if further information is required regarding possible tax implications, shareholders or CDI holders should consult their legal, financial and / or taxation adviser.

The timetable is as follows:

Processing suspended for conversion of ordinary shares to CDIs	17.00 (GMT) 17 January 2018 to 08.00 (GMT) 22 January 2018
Processing suspended for conversion of CDIs to ordinary shares	17.00 (AEDT) 17 January 2018 to 08.00 (AEDT) 22 January 2018
Ex-dividend date	18 January 2018
Record Date for dividend (shareholders)	Close of business in London on 19 January 2018
Record Date for dividend (CDI holders)	Close of business in Melbourne on 19 January 2018
Final Dividend payment date	16 February 2018

Enquiries

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