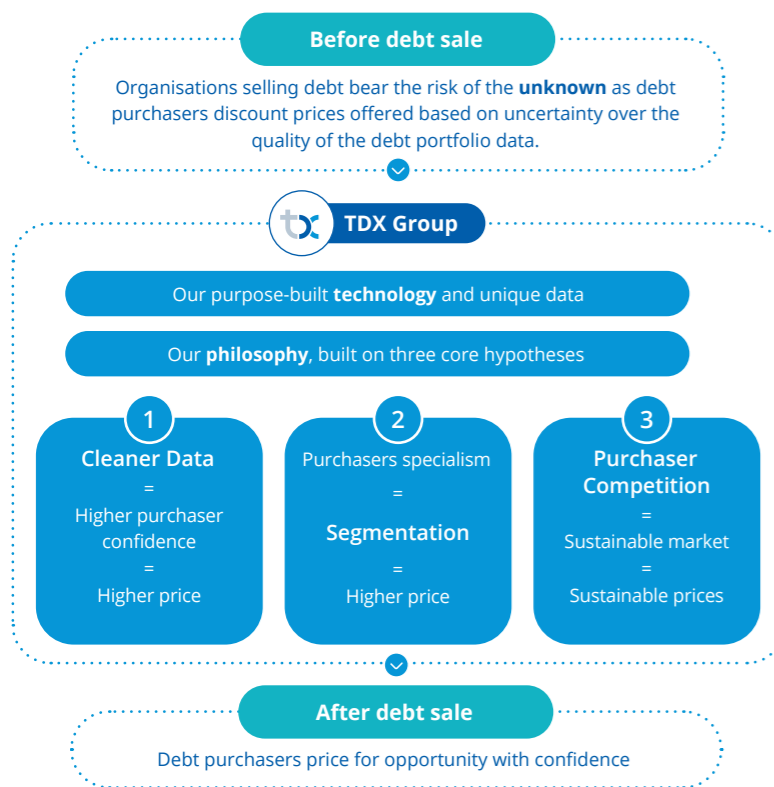


Debt Sale

Maximise the value of
your non-performing
loans or assets.



Debt Sale: how it adds value



The TDX Group debt sale brokerage service is an end-to-end service helping creditors maximise the value of their non-performing loans or assets.

Our approach helps creditors utilise the right data, processes and oversight to ensure they sell debt portfolios at the right time, for the right price and to the right purchaser. We have an abundance of experience, having sold over **16 million** accounts from **over 300 individual** portfolios.

The service is based on using accurate data and market knowledge to create purchaser competition and achieve sustainable prices. It removes the unknown factors associated with selling the debt yourself, and combined with our purpose-built technology and unique data drives real value.

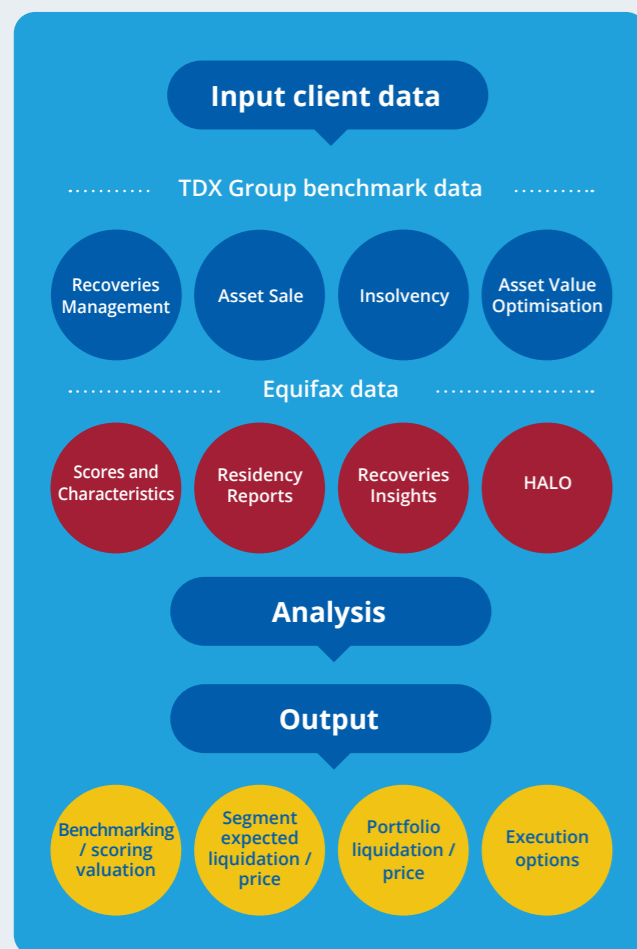
Helping you know what, when and how to sell

Asset valuation

One of the first stages of debt sale is to value your current portfolio. This service enriches your portfolio data with TDX Group benchmark data and Equifax data assets to provide a rich understanding of what the portfolio is worth.

We analyse all data inputs and deliver execution options enabling you to make informed decisions on the next best action.

Asset valuation can be used as a standalone service or as part of a wider debt sale solution.



The challenge? Mitigating the risks.

Working with TDX Group for debt sale allows you to mitigate business risks, whether they're financial, reputational or regulatory. The typical benefits of working with us include:

Financial

- Getting the best price.
- Minimising put-backs.
- Avoiding reliance upon a single purchaser.

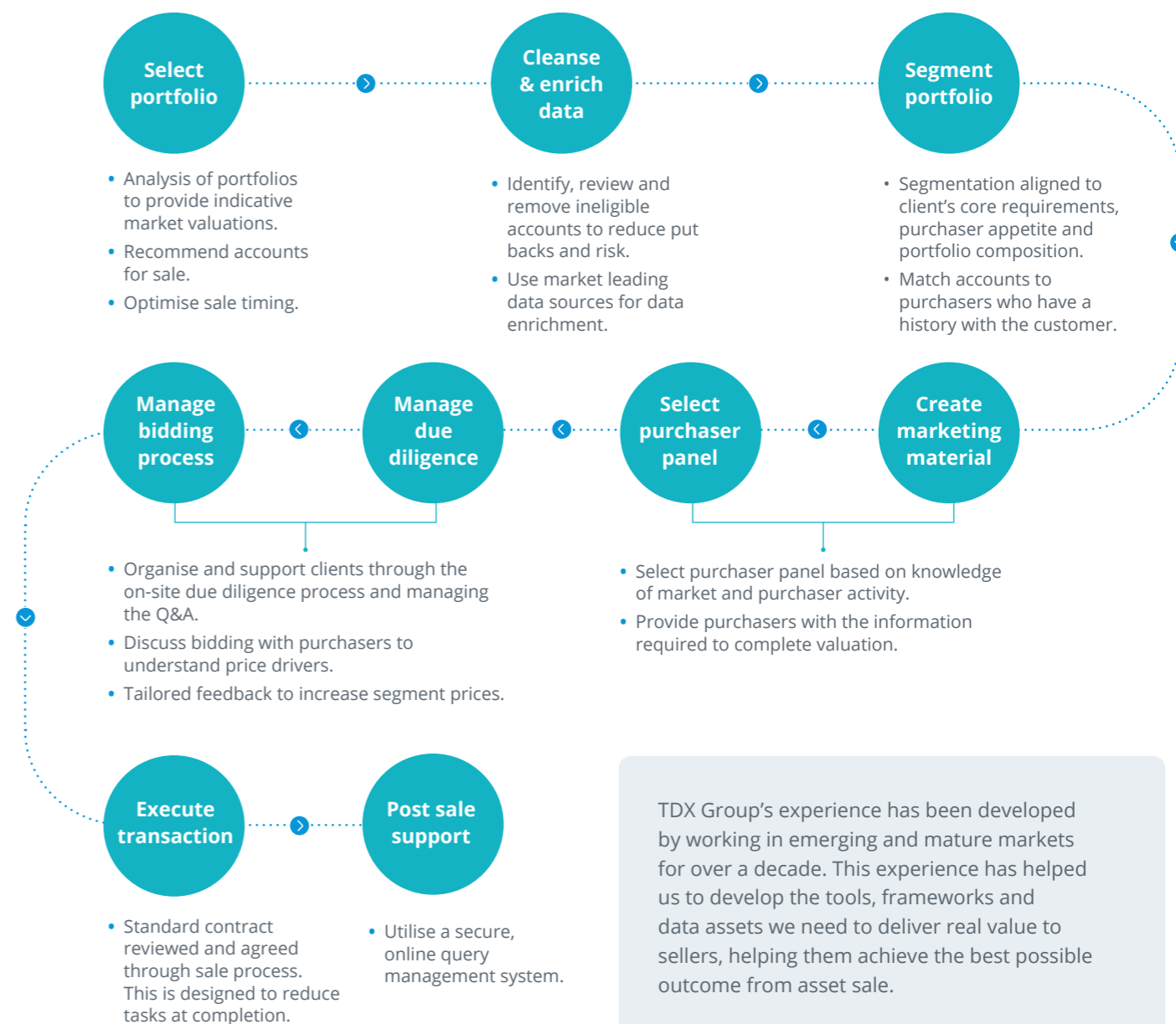
Reputational

- Reducing complaints.
- Quick resolution of queries.
- Minimising risk of mis-trace.

Regulatory

- Audit trails and meeting regulatory requirements.
- Ongoing responsibility for customers.

Benefits can be realised at each stage of the end-to-end process



For more information speak to your account manager or find out more at www.tdxgroup.com/debtsale

Selling debt in a way that drives the best possible price, whilst ensuring fair consumer treatment and delivering value to all, involves the careful management of a number of different factors.

Examples of debt sale solutions

Warehouse portfolio with unrecoverable debt

A creditor has built up a substantial amount of 'unrecoverable debt' within their warehouse portfolio. These consist of accounts which have been through the full collections and recoveries process and collection activity has since ceased.

The creditor is considering a debt sale of the portfolio but is unsure of the potential value, in order to justify the business case for sale.



Solution

TDX Group's valuation services would provide a clear segmented view, identifying where the value is located in the portfolio. We would also make recommendations on how the business can realise this value, whether through internal collections, external placement or debt sale.

A bank is unsure their accounts are optimised

A creditor is regularly selling their debts to a debt purchaser and has a good working relationship with the debt purchaser, however, they are not sure they are getting the best value from the sale.



Solution

Here we would introduce our debt sale brokerage which is designed to ensure value is maximised for the creditor by:

- Using market insight to approach the right panel of bidders.
- Removing accounts unsuitable for sale (usually around 14%) and enhancing data.
- Segmenting and presenting the portfolio as an attractive opportunity.
- Running a competitive process with multiple rounds of bidding.

A utilities company is considering a direct sale

A utilities company has sold a portfolio recently through a competitive process and a single debt purchaser bought the full portfolio by having the best bid. Based on this the company is considering selling directly to the debt purchaser without going to market.



Solution

TDX Group could minimise business risk whilst ensuring fair market value. We would ensure that unsuitable accounts are removed before sale to help reduce complaints, buy / put-backs and post-sale queries. We would also introduce competition to protect clients from a potential price decrease and utilise multiple rounds of bidding to drive price uplifts on portfolios, typically this is 20% higher when compared to a direct sale.