



Debt Sale Brokerage Service: Case Study

Our brokerage model delivering 61% increase in proceeds over the best incumbent bid, amounting to +£0.6M additional value

Situation

A consumer credit lender has an established debt sale strategy whereby forward flow debt sale agreements are in place with a number of debt purchasers. The client engaged the TDX debt sale brokerage team to understand if our expertise and market outreach can deliver further value over and above what they achieve currently.

The Project

The project involved bringing to open market a back-book of paying and non-paying credit cards and personal loans in Q1 2025. This spot sale also provided a proof of concept for future use of the brokerage service in relation to the client's forward flow debt sales.



(TDX team) Vessi and Rich handled the process so smoothly. Provided insightful expertise on things like which bids to take seriously, where to push back on asks from bidders, supporting all the way through. Excellent all around.

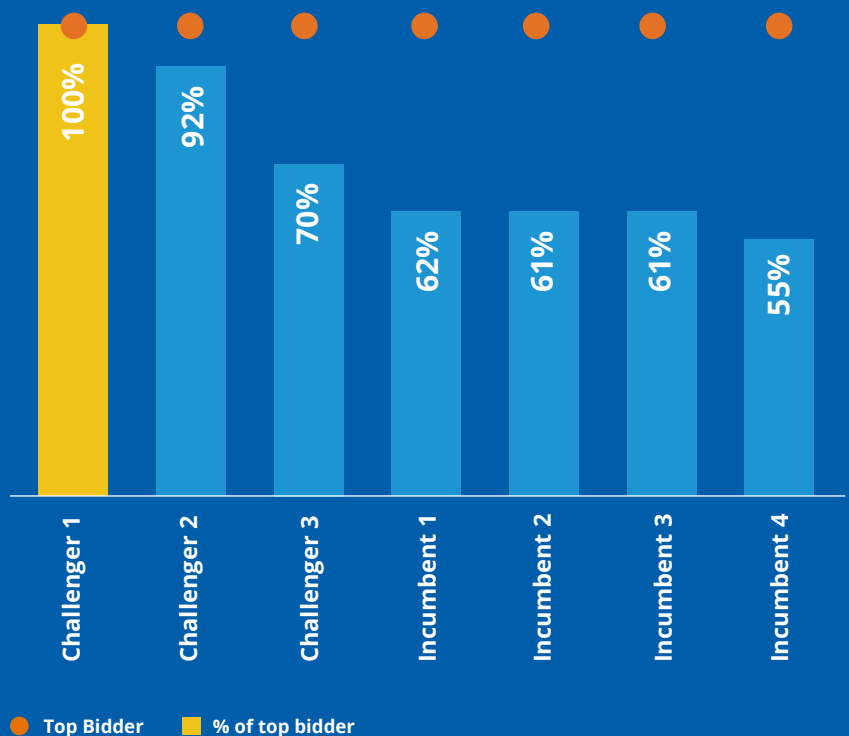


Results

Leveraging TDX's extensive network of purchasers drove record returns. We unlocked value by boosting competition:

- we engaged **21 purchasers** in the process
- we carried out two rounds of bidding and **seven purchasers** submitted binding bids
- our data-driven approach and comprehensive information memorandum **increased purchasers' confidence**
- new challengers placed the top three bids, thus **outperforming all incumbents**

Debt Purchasers Leaderboard



Contact our Advisory team today for full details:
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