

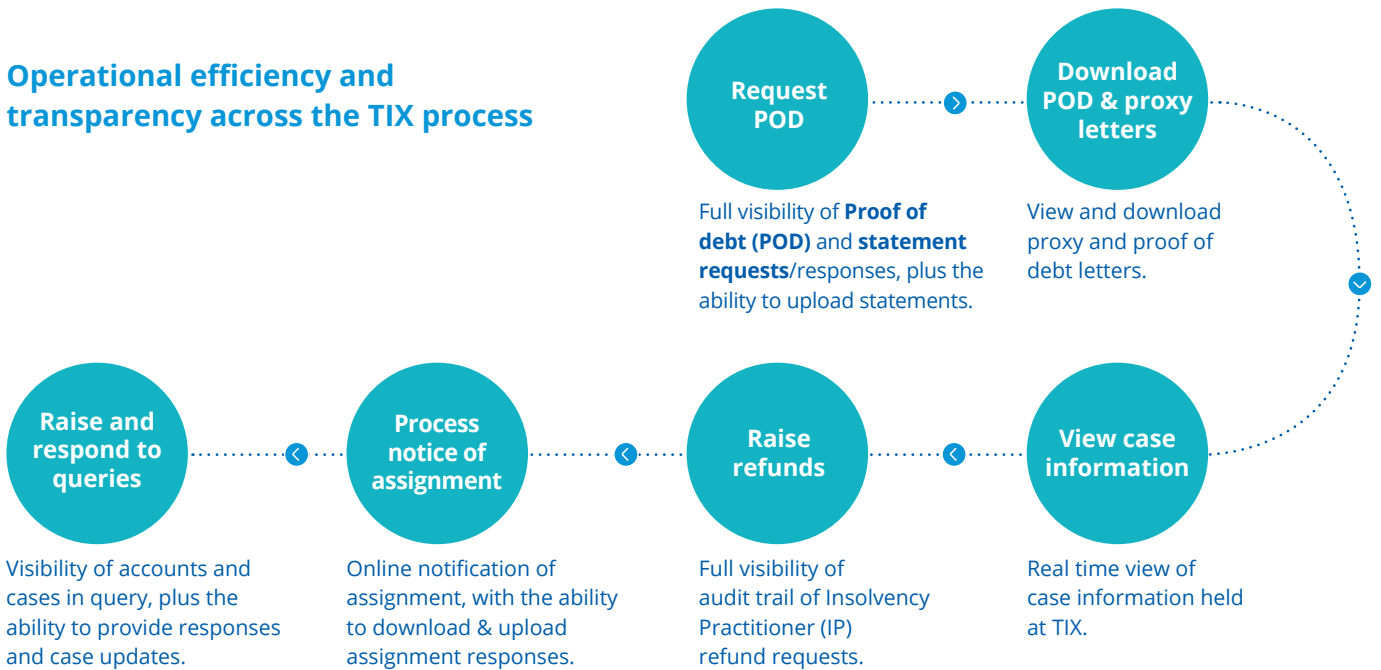
TIX: The Insolvency Exchange

We are the UK's largest and only independent intermediary helping to optimise returns and provide fair customer treatment of personal insolvency through our fully-managed service.



How TIX drives value

Operational efficiency and transparency across the TIX process



Engagement with all areas of the Insolvency sector

- Team of three impartial Insolvency Practitioner Managers with a combination of 30 years of debt services experience focused on customer outcomes and performance.
- Proprietary IP Scorecard drives market competition and quality via 30 Performance Indicators.
- Strong relationships with Regulators and the Insolvency Service.
- Monthly face-to-face industry updates, sharing knowledge, insights and recommendations.

Holistic framework resolves exceptions and underperformance

- Utilises all available data assets to take a holistic approach to performance management.
- Enables focus on high value actions that drive performance.
- Dedicated reconciliation team keeps account performance on-track throughout the lifecycle.
- Multifaceted reconciliation logic reduces the reliance on one data source, mitigating risk.



400k
Positive Outcomes per year

Combined analytics capability and IP governance provides detailed insight

- Insolvency volumes and trend analysis.
- Liquidation forecasting.
- Insolvency demographics.
- Plan performance.
- Income and expenditure.
- IP performance.

Using our broader voting influence, we deliver a dividend rate uplift

- Over the last 12 months, we have driven an average uplift of **7%.***
- This is achieved by reviewing consumer circumstances and contributions to ensure they are within guidelines.
- We also review IP fees, reducing them by an average of £114 per case over the last 12 months.

* Source: TDX Group 2021



Benefits of TIX

The Insolvency Exchange (better known as TIX) is TDX Group's outsource service that manages personal insolvency accounts to deliver:



Reduce operational overheads

Significantly reduce the amount of paper-based internal processes to save time, resources and operational overheads.



Improve sustainability and fair treatment

Consistent case level decisioning to ensure improved customer outcomes and fair treatment.



Improve visibility of cases and enable effective exception management

User-friendly system with a decision engine and query functionality which links lenders, debt purchasers and insolvency practitioners to enable fast resolution of case exceptions.

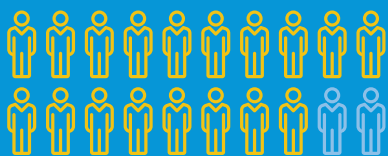


Improve liquidation and value

By proactively managing the case, dealing with exceptions and working closely with IPs and trustees we ensure that creditors benefit from faster and regular distributions to speed up and increase their returns.

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

90% market visibility



of the IVA market



Scale, insight and expertise operating across multiple sectors and managing **1,400,000** IVA accounts

Processes circa

7,200

new IVA & Trust Deed proposals per month



The only independent bankruptcy servicing platform in the UK



£6.7bn

in insolvency assets under management



Average uplift of

7%

on IVAs

