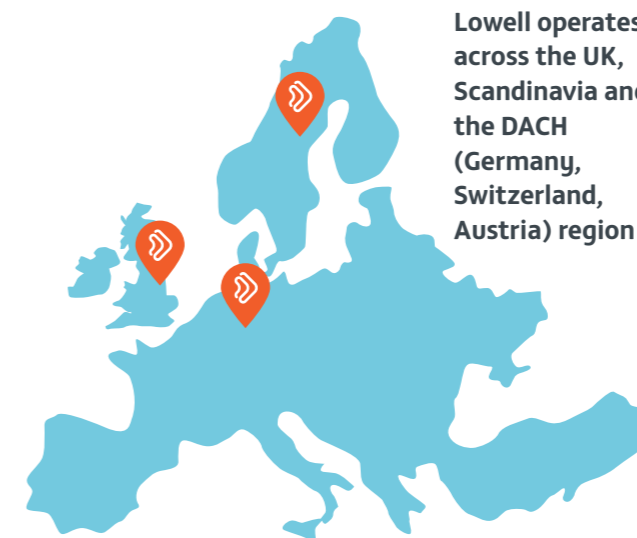


## One of the largest Credit Management Services providers in Europe, our success is built on trust

### The Lowell Way:

- Lowell believes in making credit work better for all with a commitment to fair and ethical customer practices
- We offer flexible repayment plans and don't charge interest or fees to customers managing their accounts with us
- Affordability is central to our model and we identify early whether a customer can or cannot afford to repay the debt. In most situations where they cannot, the debt is written off
- Lowell has led the industry with its Vulnerable Customers Unit, recently winning the Best Industry Vulnerable Customer Strategy of 2020 award, to ensure the best support is provided to vulnerable customers
- We provide easy online access for customers with tools and services to help take control of their debt
- Lowell already provides breathing space or debt respite schemes to its customers, allowing them 'flexibility' to regain control of finances or seek solutions when financial circumstances change.



Lowell operates across the UK, Scandinavia and the DACH (Germany, Switzerland, Austria) region



Over 4000 employees, with 1,500 in the UK



Currently managing 17.3 million accounts across the UK



Average current debt balance



Average Debt repayment size



Average number of debts per customer



Past or existing customer relationships with 1 in 5 UK adults



FCA Regulated

### The Lowell Model

- Lowell UK is a mainly debt purchasing organisation. It purchases non-performing loans or accounts from service providers like telecoms or utilities and retail or financial services companies
- The purchase price is below the full value of the amount to be collected on the account
- As the new owner of the account, Lowell aims to collect the amount due in a fair and affordable way, usually through a long-term repayment plan
- For most of Lowell's Clients this route to collection is too costly and time consuming.



Trustpilot score of 4.4 in the UK



Please do not hesitate to get in contact with Eva Eisenschimmel ([eva.eisenschimmel@lowellgroup.co.uk](mailto:eva.eisenschimmel@lowellgroup.co.uk)) or Woolf Thomson Jones ([woolf@montfort.london](mailto:woolf@montfort.london)) for further information.