TRUSTFOLIO

Trustfolio Pricing Structure

Trustfolio offers two subscription service levels. Pricing is based solely on the number of customers managed across IVA, bankruptcy, DMP and DRO solutions, adjusted for advice-stage activity.

Annual reviews determine whether a subscriber moves to a different tier.

1. Definition of a Customer for Pricing Purposes

A customer is defined as:

Any individual who has an active IVA, bankruptcy, DMP or DRO managed by the subscriber at any point during a twelve month period.

This includes:

• Live IVA cases

• Live bankruptcy cases

• Live DMP cases

• Live DRO cases

• Cases that enter or leave these solutions within the twelve month period

• Cases reopened during the period

It does not include the organisation's full database or historic accounts.

It only reflects customers involved in active debt solutions.

2. Data Advice Engagement Adjustment

Many individuals interact through the advice process without entering a formal debt solution. These interactions still create digital activity such as:

• Early engagement notifications

• Balance requests

• Affordability checks

• Pre-solution advice exchanges

To reflect this activity, Trustfolio applies a 40 percent uplift to the number of active IVA, bankruptcy, DMP and DRO customers.

Formula

Pricing customers =

(Live IVA + Live bankruptcy + Live DMP + Live DRO customers) × 1.4

3. Service Level 1: Insolvency Only Subscription

Pricing based on total customers calculated using the formula above.

Covers IVA and bankruptcy workflows including voting, Proof of Debt, variations, audit trails and insolvency data exchange.

Tier 1. Foundations

0 to 500 customers

£500 per month

Tier 2. Growth

501 to 2,500 customers

£1,500 per month

Tier 3. Enterprise

2,501 to 10,000 customers

£5,000 per month

Tier 4. Sovereign

10,001 to 20,000 customers

£10,000 per month

Tier 5. National

20,001 plus customers

£15,000 per month

4. Service Level 2: Full Sector Infrastructure Subscription

Covers IVA, bankruptcy, DMP, DRO, early engagement and adviser communication across the full debt journey.

Tier 1. Foundations

0 to 10,000 customers

£4,000 per month

Tier 2. Growth

10,001 to 50,000 customers

£7,500 per month

Tier 3. Enterprise

50,001 to 150,000 customers

£12,000 per month

Tier 4. Sovereign

150,001 to 400,000 customers

£20,000 per month

Tier 5. National

400,001 to 1,000,000 customers

£35,000 per month

Tier 6. National Plus

1,000,000 plus customers

£50,000 per month

5. Worked Examples

Example 1. Small organisation

150 live IVA clients

No DMP or DRO cases

Pricing customers = 150 × 1.4 = 210

Service: Insolvency Only

Tier: Foundations

Price: £500 per month

Example 2. Medium sized organisation

2,000 DMP customers

500 IVA customers

Total before uplift = 2,500

Pricing customers = 2,500 × 1.4 = 3,500

Service: Full Infrastructure

Tier: Foundations

Price: £4,000 per month

Example 3. Large national organisation

600,000 DMP customers

Total before uplift = 600,000

Pricing customers = 600,000 × 1.4 = 840,000

Service: Full Infrastructure

Tier: National

Price: £35,000 per month

Example 4. Organisation with mixed portfolios

50,000 combined IVA and DMP customers

Pricing customers = 50,000 × 1.4 = 70,000

Service: Full Infrastructure

Tier: Enterprise

Price: £12,000 per month

Example 5. Very large multi solution organisation

200,000 live insolvency and debt management customers

Pricing customers = 200,000 × 1.4 = 280,000

Service: Full Infrastructure

Tier: Sovereign

Price: £20,000 per month