

Tech that fights unfair lending — and gets money back in consumers' pockets

Ps. The Lenders, FOS and FCA love us too!

January 2026

Confidential



Tallee helps UK consumers improve and recover their financial health by identifying and evidencing irresponsible lending through its tech, leading to the speedy repayment of unfair charges

01

We take the hassle and stress away from real complaints

- Simple 5-minute tech-led journey to lodge an evidenced case
- We run the whole process (legal legitimacy)
- Successful cases repay within 10 weeks

03

The lender community have embraced us

- We save them time and effort by only pursuing evidenced claims
- We help them comply with their responsibilities in customer support and protection

02

We are endorsed by the Financial Ombudsman

- Our tech innovation leads to an increase in better outcomes for consumers and banks
- Open-banking and case evidencing will reduce cases being sent for FOS adjudication

04

Our innovative tech aligns with the FCA Consumer Duty rules

- Acting on poor consumer outcomes
- Avoiding unnecessary regulator intervention
- Acting in good faith



First 10 months:

50,000

Cases filed

£15m

Redress to UK consumers

10x

ROI from CPA to Profit Cost

£30

Consistent CPA

£320

Expected income per UK Overdraft claim

£150m

Forecasted Redress to UK consumers 2026

WIP worth over £2m in the hopper

Version 18 of the Tech erases human error

Early volume demonstrated by achieving 10,000 cases in July 2025

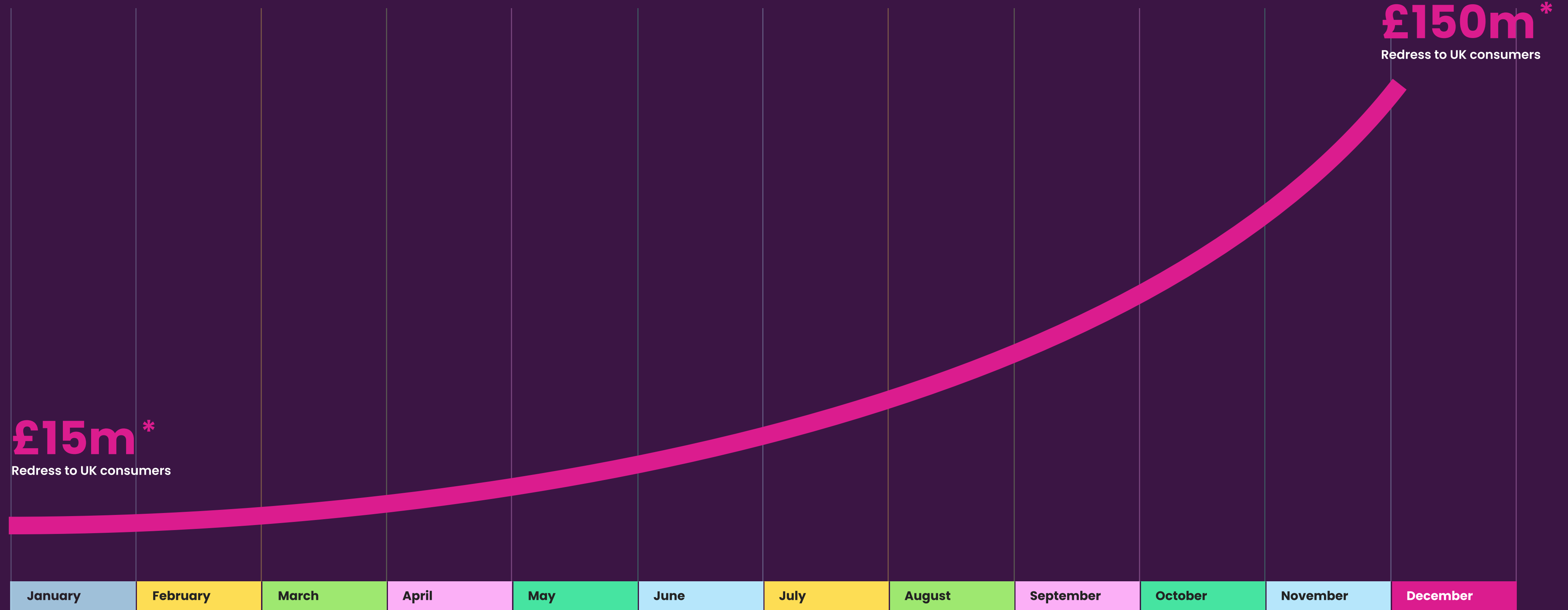
Tech can drive 50,000 cases per month

On track for £30m EBITDA by year-end 2026

90% versus 14% accuracy performance in competitor analysis



Projected redress growth in 2026



*Tallee receives on average 24% of the Redress Gross value.

Forecast based on the funded acquisition programme, the agreed case management plan with lenders, and current conversion rates.



UK lenders confront a dilemma: whether to expand credit or to refrain from irresponsible lending.



49%

of UK adults (26.9 million people) show characteristics of financial vulnerability



8%

of UK adults (4.3 million people) are constantly overdrawn



24%

of UK adults (13.1 million people) have low financial resilience (low savings, heavily burdened with commitments, financial difficulties etc)



6.4%

of UK adults (3.5 million people) hold high-cost, short-term debt

4.3m UK adults live in their overdrafts

Potential UK marketplace of £40bn of redress for IL

3.5m UK adults hold high cost short term lending

Complaint system blocked by human error and speculative complaints

6.7 million people in financial difficulty

FOS low human resources unable to police lenders

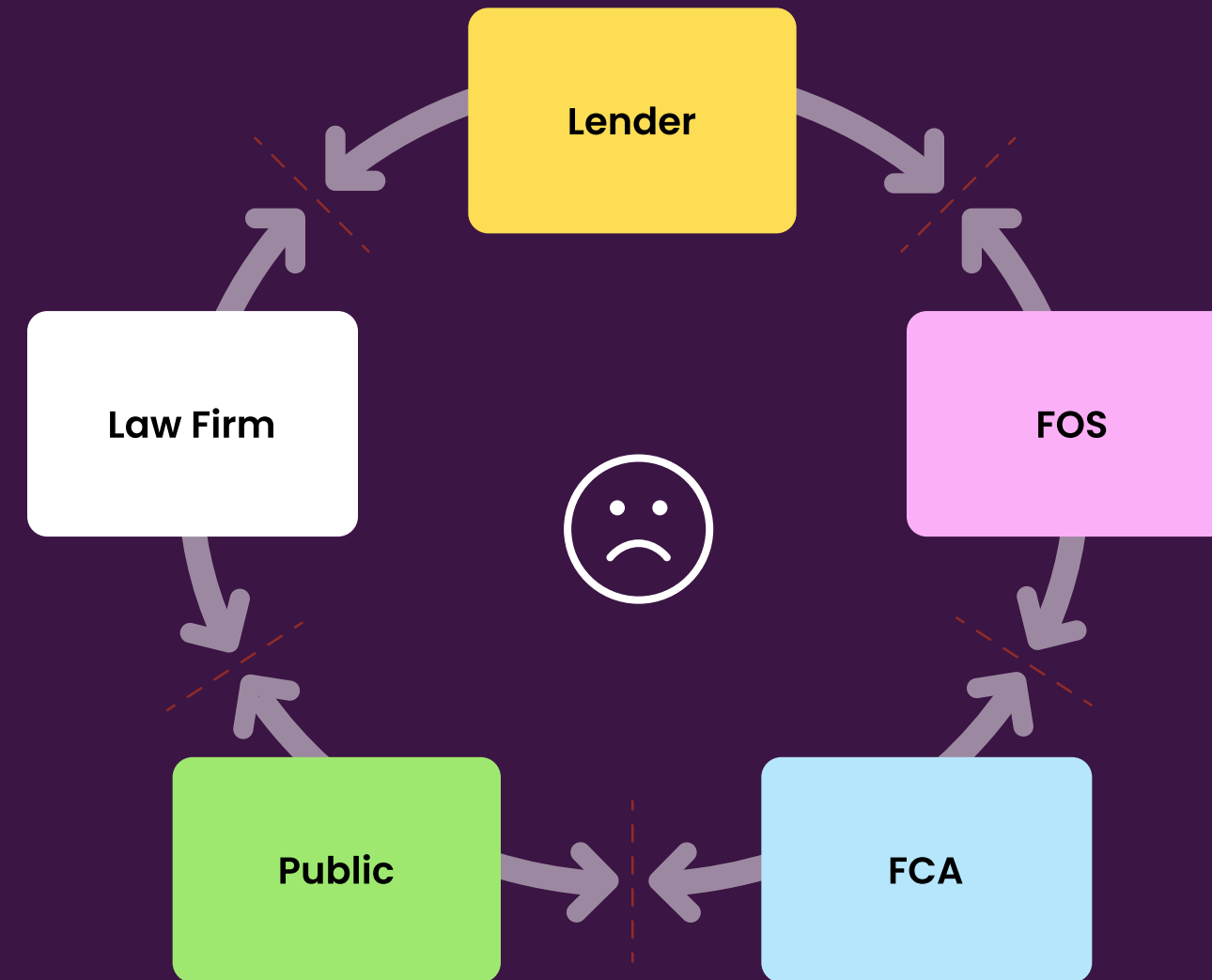


Redress is a race to the bottom.

The current process leaves all five stakeholders operating in isolation.

The Public, Law Firms, Lenders, the FOS and the FCA each interact through fragmented, manual touchpoints with no shared data, standards or workflow.

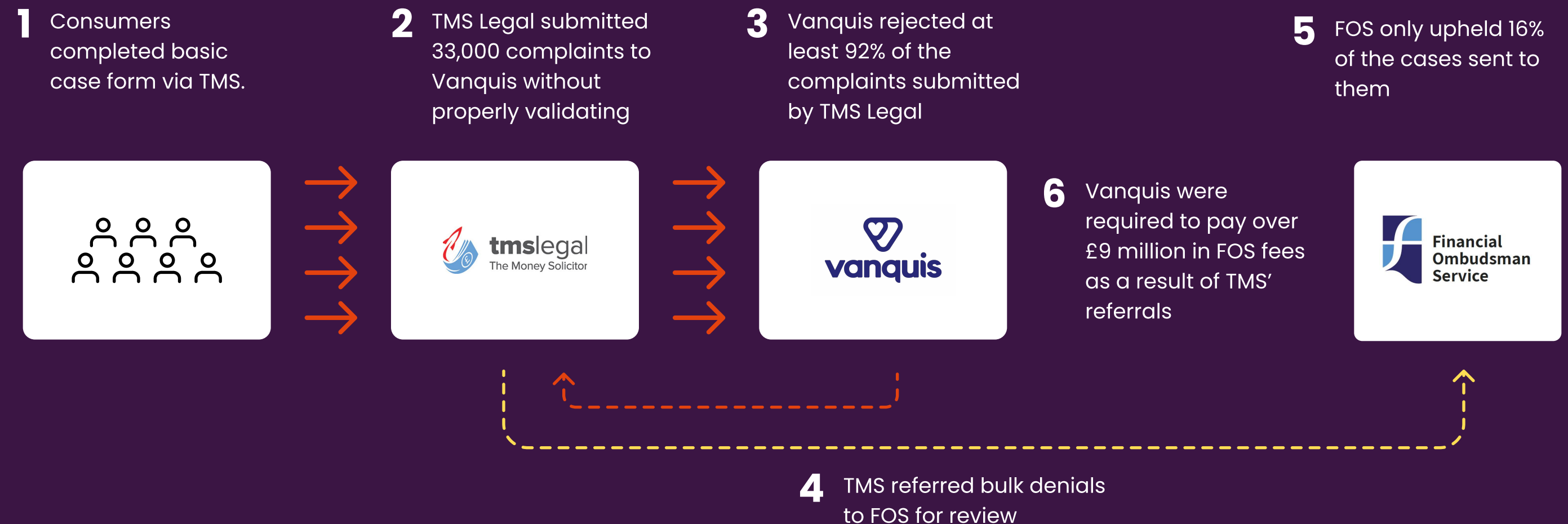
The result is a disjointed system that adds little value, is inefficient and creates friction.



Here's an example of where it goes wrong.

The dispute between Vanquis Bank and TMS Legal has become a well-known example of how irresponsible lending cases can go wrong when there is weak validation and a prioritisation of volume over due diligence.

Vanquis reports over £12 million in losses, which includes FOS case fees, extra staffing and lost profits as a result of complaints brought about by TMS Legal.





We operate using a fully Agile methodology

We deliver an average of sixteen product improvements each week. In contrast, many competitors rely on ad-hoc outsourcing and stitching together off-the-shelf, white-label tools—an approach that does not create true proprietary IP.

2.2 stories

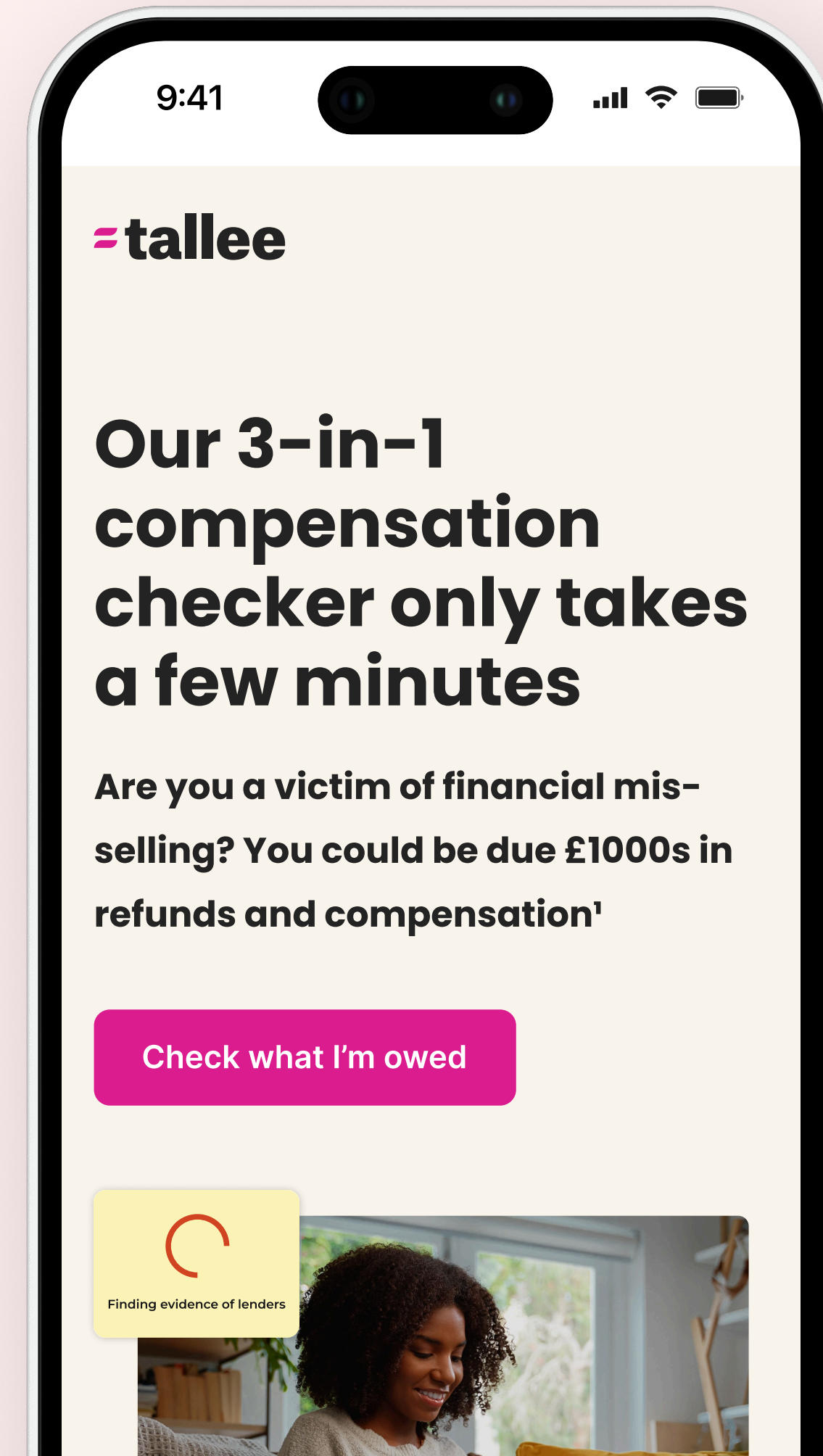
released per day.

547 tickets

to prod over 166 releases.
since march 4th.

16 improvements

on average delivered each
week.





A considered approach to product design and development

User centred design process

We design and build in iterative cycles and validate our decisions with real users.

Fast fail, data led approach

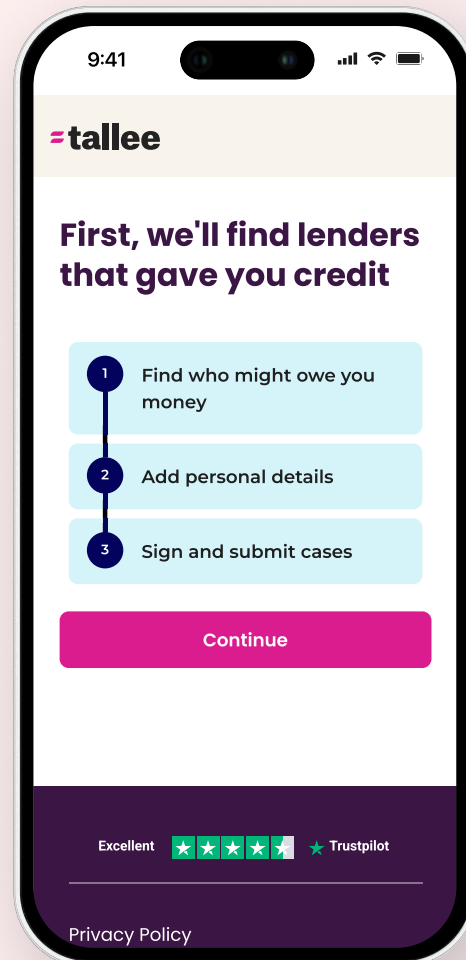
We use data to guide our priorities, and by applying a fast-fail approach, we can test solutions quickly and learn without long development cycles.

User testing

We test comprehension and usability to ensure we build an experience with as little friction as possible for our customers.

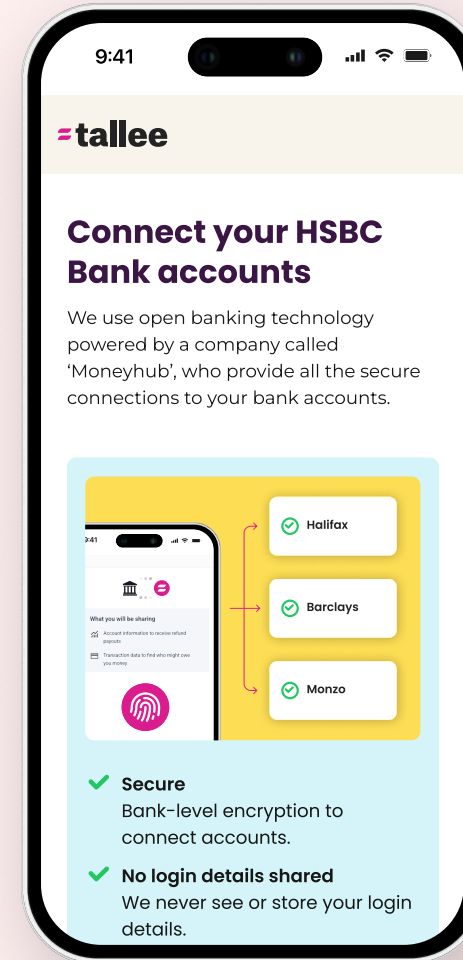
Value exchange

We believe in added value. The onus is on us to ensure that customers are closer to an outcome, or receive an improved outcome, as a result of using our service(s).



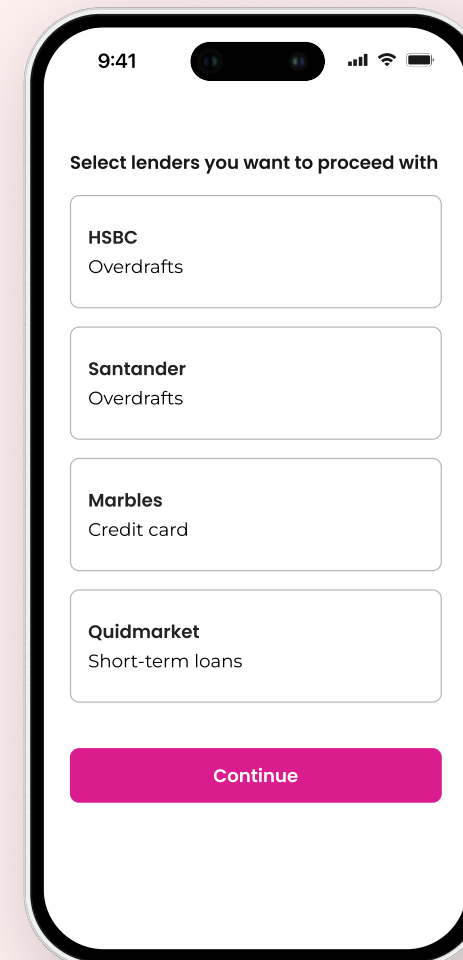
Managing expectations

Clear and upfront sign posting ensures users can easily predict what is going to happen next.



Mobile first approach

This method ensures a streamlined, fast, and essential-content-focused experience on mobile devices.

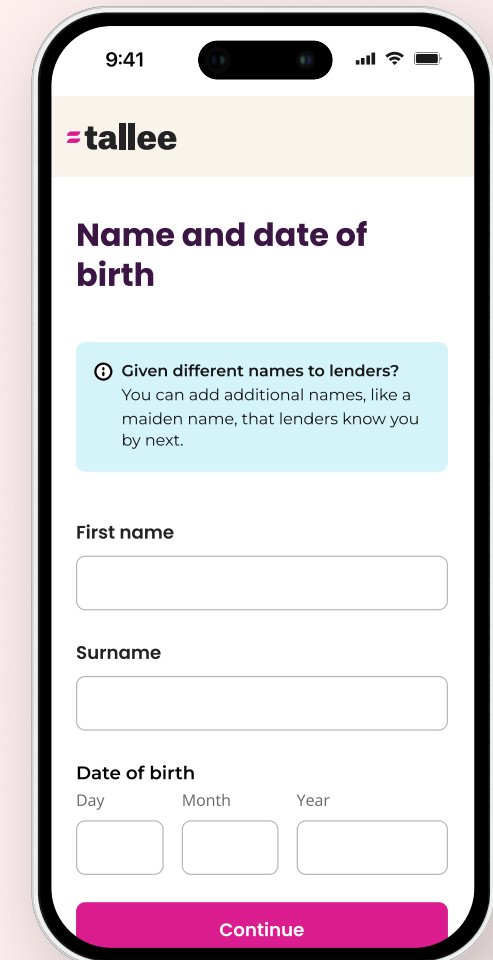


One task per screen

This allows the completion of tasks and interaction with our product/features to be simple for a user.

Minimalism

Limiting content allows users to focus and make decisions quicker.



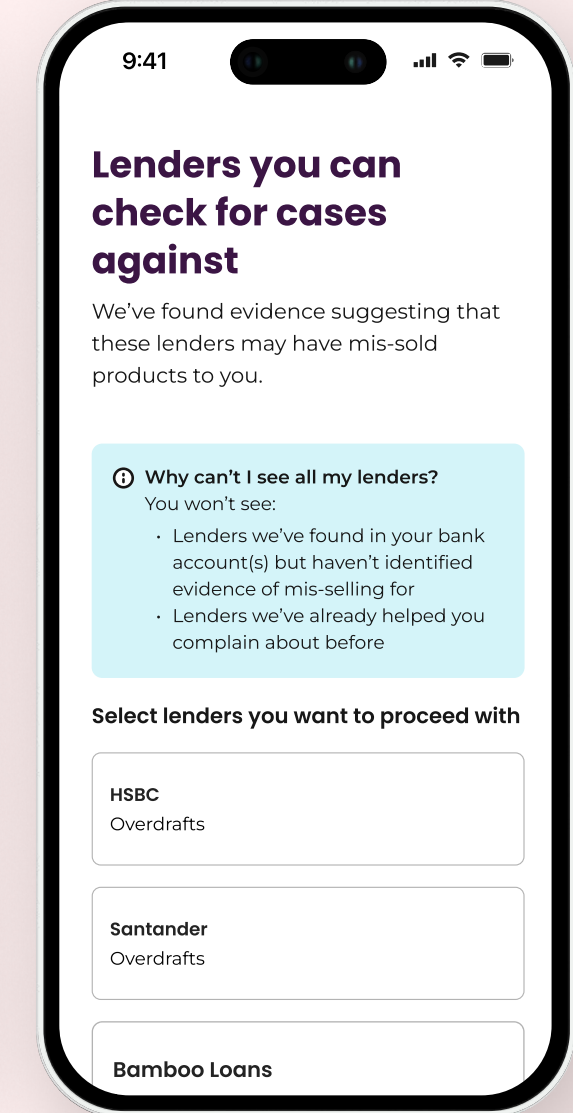
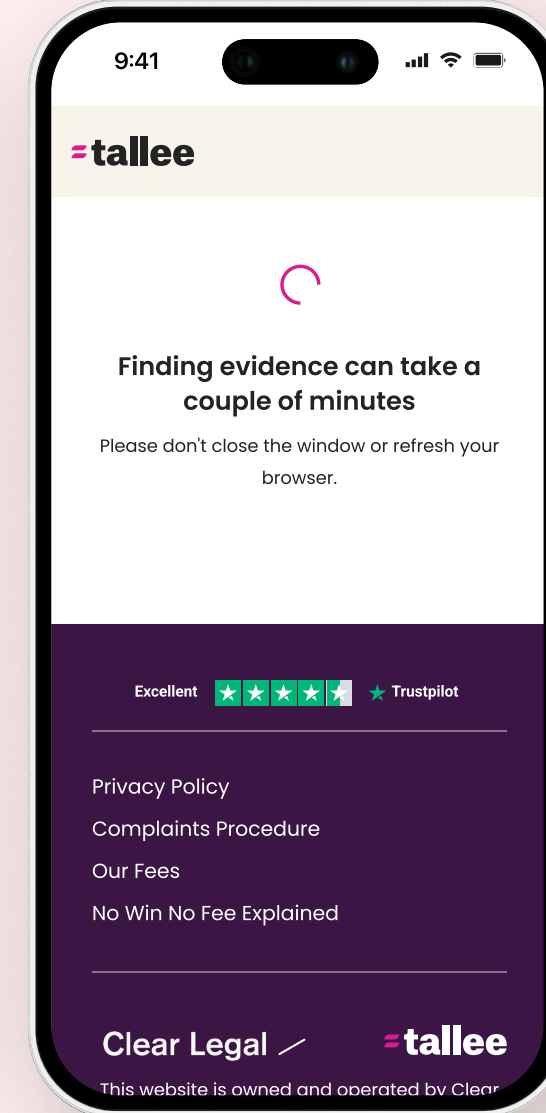
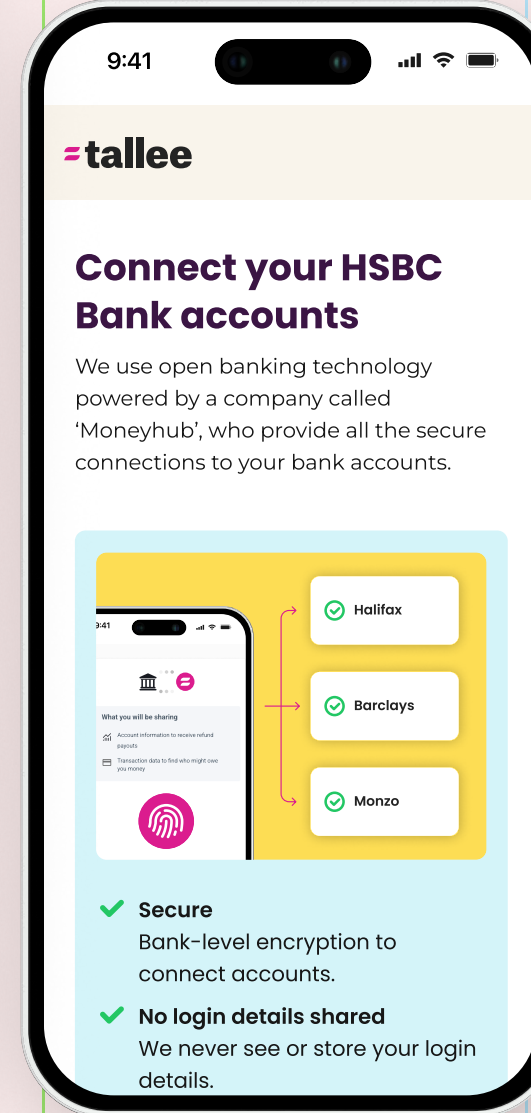
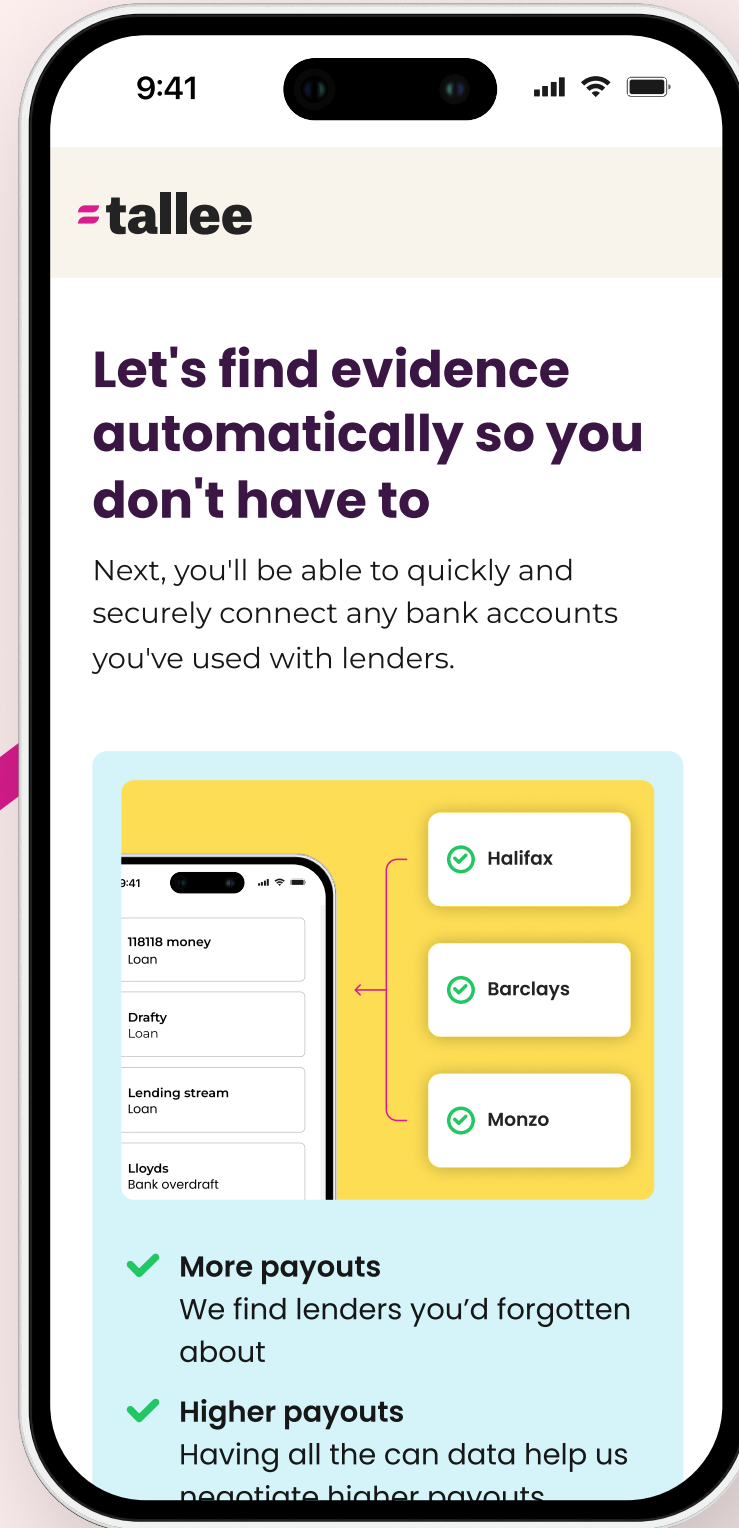


>90% of cases now evidence customers' relationship with the lender, or pass higher threshold checks.

This is as a result of a sustained focus over 8 months, rolling out multiple layers of case validation in the product journey.

0% Evidence rate

91.4% Evidence rate



Product evolution

March	April	May	June	July	August	September	October
First generation Highly converting journey (70%) Users asked to self-assess against qualifying questions.	Open Banking launch Connect bank account in readiness for payouts only.	Evidence requested Users encouraged to link Open Banking to provide evidence of credit products	Evidence mandated Only lenders evidenced can be explored for case (some banks excluded due to limited data history)	Journey starts with Open Banking Users must link open banking as the first requirement of journey	Full customer details captured New UX to maximise collection of historical changes in lender provided details to reduce rejections	Gateway checks Near real time analysis of data to check if users met minimum thresholds across varying transaction metrics	Tallee brand launch New UI to journey



Case filtration process: Current vs Tallee

● Potential case ● Non valid case ● Certain case



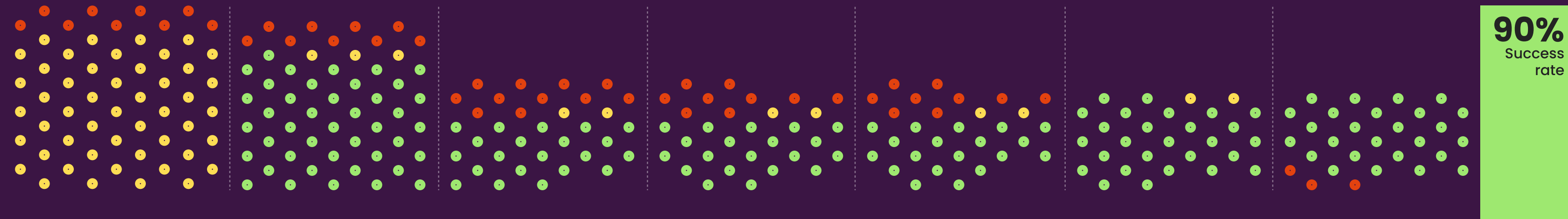
Current personal details & sign agreements

Extensive self-assessment

Data Subject Access Request & manual review

Complaints

Payouts



Open banking authorisation & email verification

- High bar ask separates serious Vs non-serious customers

Near real time transaction analysis

- Checks up to 6 years of data to determine key FOS qualifying metrics e.g.
 - Av. overdraft usage per month
 - Charges
 - 6 different indicators of financial difficulties

Case strength result

- User expectation managed

Personal details

- Effective UX to gather current AND historic changes in all personal details

Overt user acknowledgement sought

- Fees understanding
- FOS escalation process
- Removal of credit facility from lender on success

Complaints

- High success rate
- Easy escalation to FOS if applicable
- Minimal user cancellations or complaints

Payouts



£2tn

UK household debt (2025) \approx GDP

£1.6tn

Secured, £400bn unsecured (£14.3k per household)

£73bn

Credit card debt

£3tn

Debt rising to £3tn by 2030

£40bn

Billion redress market — and Tallee is the key to unlocking it

Households borrowing to survive — systemic irresponsible lending

Tallee addresses a mass market pain.

UK lenders accrue redress on their balance sheets, but the current process does not unlock it. Tallee does.



Senior Management team



Steven Dickinson
CEO and Board Member

Steven is an experienced CEO with a proven track record of growing tech companies. He has developed proprietary IP, secured investments, and managed growth and exits. His leadership combines strategic foresight with disciplined governance, innovation, and operational excellence. He's known for building high-performing teams and creating lasting value in dynamic markets.



Adam Sweeney
COO and Board Member

Adam is a results-oriented operator with over ten years in building and scaling start-ups in data-driven and tech markets. He has led teams in developing digital products and marketing campaigns, managing seven-figure budgets and guiding growth from concept to expansion. With expertise in product strategy, operations, and customer acquisition, Adam combines hands-on execution with strategic oversight—helping early-stage ventures turn ideas into profitable businesses.



Tony Smith
CTO

Tony has over 35 years of experience in software development and leadership. He started at Ingres, where he received rare, high-standard training that remains relevant today. Most of his career has been spent in startups, including 17 years at Perforce Software. In this California-based company, he rose to the position of Global VP of Engineering, managing 80 engineers across four locations and three time zones.



Matt Given
CFO and Board Member

Matt is a Chartered Accountant with thirteen years of professional experience. He commenced his career in audit at PwC and other firms before dedicating eight years to Alliance Medical, Europe's leading independent provider of imaging services. Three years prior, he transitioned into the startup industry, concentrating on cost management, fundraising, financial strategy, and operational scaling.



Matthew Corbett
In-House Legal Expert and Law Partner

Since qualifying as a solicitor in 2002, Matthew has gained extensive experience in civil litigation, which led him to establish his own firm in 2004. From the outset, he has played a key role in managing the firm's growth and success across both consumer and commercial sectors. Matthew serves as Tallee's in-house legal counsel, providing guidance and advice on strategic development.



Darren Gray
Commercial Lawyer and Litigation Expert

Darren has 15 years' litigation experience, including group actions against financial institutions. He led a successful case and established a compensation scheme with a lender, recovering over £21 million from 6,000+ cases. He pursues other group actions related to fraud, fiduciary breaches, and the Consumer Credit Act's 'unfair relationship' provisions. Darren manages Tallee's UK lender and Financial Ombudsman relations and oversees compliance.



Board members and Executive team



Paul Taylor
Chair of the Board

Paul is a Fund Manager and founder of M&G Plc's Restructuring and Debt Solutions team. Managed over €3bn of institutional client funds for M&G's special situations mandate and achieved top quartile returns. Extensive experience in fundraising, investment acquisitions, exit processes, and stakeholder management. Led restructurings across M&G's approximately £200bn fixed income portfolio over a 15-year period.



Ollie Burleigh
Investor and Board Member

Ollie is a property developer and serial entrepreneur with a strong background in construction, real estate, and technology. He scaled a leading M&E firm to over £10m in turnover and currently co-leads CB Construction Management Ltd (£30m order book) and Executive Properties & Lets (specialising in high-end holiday homes). He is also an angel investor in tech-based start-ups.



Emerson Ferrey
Investor and Board Member/
Fractional CFO

Emerson Ferrey has a background in Economics and Business Management and started his career in banking before moving into investment management. Over the past 12 years, he has played a key role in a family office investment company, where he is currently the Chief Financial Officer. Emerson's investment experience covers several sectors, including life sciences, real estate, and food franchise operations.



The consumer

“Possibly one of the best companies to work on your behalf... Had a loan many years ago. Sent all information to these guys and in 2 months I had £1111 in my bank account.”

– Grant, 9 June 2025



The independent dispute-resolution body

“We aim to collaborate with Tallee and acknowledge that their technology will influence how redress is handled. We have requested 10 cases as a benchmark and will contact UK high lenders to ensure they handle Tallee cases properly and respect the precision of their technology.”

– Senior Manager, Financial Ombudsman

The regulator

“We recognise the need to work with intuitive technologies (Tallee) to collaborate with us in enhancing consumer experiences and ensuring that matters of redress are addressed more effectively and efficiently.”

– Charlotte Clark, Director, FCA

The legal expert in irresponsible lending litigation

“In my 20 years of experience, Tallee is the closest thing to brilliance. It works for everyone and creates positive outcomes for all parties.”

– Andrew Kwan, Law Society Panel Member



Tallee is not just about irresponsible lending and the UK... it is about making people's lives more cash-positive! And we plan to go Global.

01

Regtech

Tallee can be tailored to support countries in implementing new regulations that enable lenders to make better and more responsible lending choices as well as handling redress.

02

Spending Patterns

Tallee's unique IP and data management will give customers a better understanding of how they spend by allowing them to make more informed decisions when buying services and subscriptions.

03

Disrupt the Comparison Monopoly on Switching

Tallee's opt-in data insight will bring better deals for our customers by offering them a better and more efficient way to switch.

04

Data Protection

Tallee's IP will be adapted to empower our customers to restrict access to their personal data by developing simple tools to deny access to it.

05

Expansion into new Territories

Tallee will go live in Australia in April 2026 and plans to unlock 500m AUD opportunities. Live conversations are exploring the UAE, Europe and the US.