

9th January 2025

(By email)

Dear Sir/Madam,

Re: Woodville Update

We are writing to address issues that have been reported by a number of investors over the Christmas period. We have been notified that some clients have not received coupon and capital repayments, despite Woodville authorising the necessary transfers on or before the due date of payment.

Upon investigation, we have discovered that some of our payments are currently being held by the bank for additional checks. This is not uncommon and we get a number of these checks every month, and always have, however, the bank seems to be putting an increasing number of transactions up for scrutiny.

Part of the problem was an issue with the intermediary banks as we explained in our email dated 5th January 2026 that we released to the network, we have now resolved the intermediary bank issue which should reduce the number of enquiries.

Due to the sheer size and number of payments we are making, this increase in security checks means the process is taking much longer. In November alone, there were over 1,200 payments to investors so even a small number of those being held still creates a large increase in administrative calls our team must make to the bank.

Not only is this frustrating for the note holder, it also places a severe administrative burden on all of our staff. Each call to the bank takes on average a minimum of an hour before we have our call connected, the bank will then deal with one or two queries at a time. We have to go back in the queue to restart the process. We have to wait to reach the International call centre to then manually check any queried payments at any given time throughout the day. Because of this, we ask for your patience at this time whilst we work on a solution for any clients who are affected.

We will continue to make payments from our HSBC accounts in the meantime; however, we are seeking alternative payment methods via our existing relationship with XE, who some of you will be familiar with, and we are also engaged in the process of opening accounts with a new bank in the coming weeks in order to resolve these issues. We will keep you closely informed on these developments and notify you if payments will be made from an alternative account of ours.

We have received reports that some defamatory comments have been made about our business and its ability to meet its obligations, any of which will be argued against strongly, particularly those who have published such comments on social media. We will respond accordingly to any defamatory statements. They will be met with a cease and desist from our lawyers. We want to profusely assure all our clients that this issue is purely administrative and is slowly being resolved.

We will not stand for any negative, false, or misleading statements. We are proud of our business and wish to uphold our reputation for first-class customer service and investment performance since 2019.

We are delighted to announce our new funding partnership within the coming weeks, which will mark our largest single investment received to date. It is a huge watershed moment for our company, and one which we are all immensely proud of.

The imminent repayment of the 2025 notes will be processed at the enhanced rate of 14% as promised. We continue to see brilliant uptake in new investment into our notes, including CHF, ILS, AED, GBP, USD, EUR; and sharia-compliant notes. The investor base has grown to over 5,000, with our trusted institutional backers remaining with us shoulder to shoulder. This trust we have built with such large corporations stands as a cornerstone for our business.

The introduction of the FOS scheme is expected in the next 6-8 weeks, which will see our business grow and profit significantly from our investments made into the PCP sector over the past few years. We are set to become one of the largest litigation funders in the UK from the proceeds.

What to do if you have a client who is experiencing coupon or redemption issues.

Whilst we are experiencing this temporary issue, we have put in place procedures to reassure you we are dealing with your queries. Therefore, we have introduced a ticket system whilst this issue is being resolved. This will help by streamlining the requests and eliminating any duplicate requests.

- If you have a client who has not received coupon or capital, please notify us immediately by issuing a ticket via this link: <http://support.woodville-consultants.co.uk>. Once you have created an account there will be a short guide explaining how to use the ticketing system.

- Your email will be acknowledged within a 12-hour period by one of our team members (during working hours). We will then begin the investigative process.

- The payment slip will be provided, which can be used to reconcile the payment with the bank of the investor.

- If this is unsuccessful, Woodville will then contact HSBC to trace the necessary payment. Please bear in mind that this process will take a minimum of 48 hours for a response to be provided, given the wait times to speak to a representative.

- Once feedback has been received from HSBC, one of the team members will provide the necessary information and any necessary action to be taken.

• If then a payment remains unreceived, Woodville will then recall the payment and resend via alternative means, note this must be communicated clearly to one of our team members to avoid receipt of double payment.

• Once funds have been received, please notify our team so we can close off the transaction. We have found on some occasions we have spent up to 90 minutes on the phone to the bank to find the payment has been received by the client, this causes delays in us resolving outstanding queries.

Please be aware that over the next fortnight, we are likely to be receiving multiple requests from advisors in relation to investor payments. We do understand the need for urgency on these matters, however, please bear in mind our comments above in delays in speaking to the bank and will deal with queries in chronological order. We ask for your patience, and your trust that we will find a solution for this short-term problem. We have always performed for our clients and intend to maintain that promise.

Thank you for your support, please do not hesitate to contact us if you have any questions.



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**Ann Marie Bell**

**Date:** 09.01.26



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**Peter Legge**