

# Investment Fact Sheet

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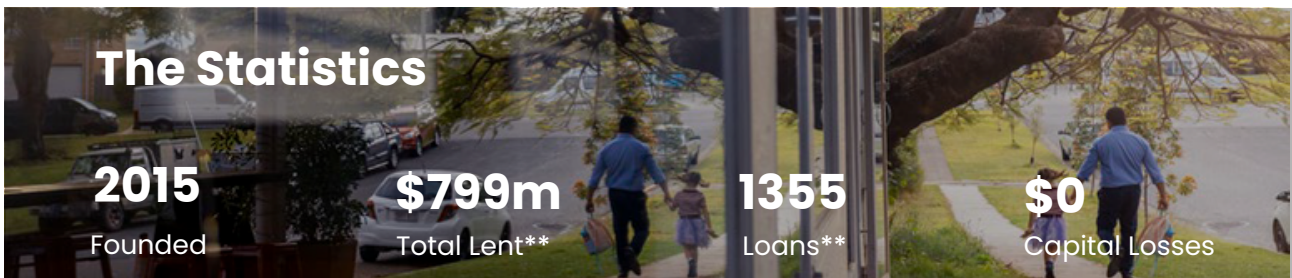
## About Funding

Funding is Australia’s leading short term mortgage lender offering bridging and construction loans. Funding’s first mortgage investments are tailored to investors who seek fixed income and capital preservation through first mortgage security over Australian real estate.

## Funding’s Track Record

Since inception, Funding has had \$0 capital losses, lent over \$799m across 1355 loans\*\*. All loans have achieved their target return or higher with all principal and interest returned.

\*Be sure to read the PDS/TMD and consider all risks while investing. Target returns and repayment of capital are not guaranteed. \*\*as at 29th February 2024.



\*\*as at 29th February 2024.

## Funding’s Borrowers

Funding’s borrowers are creditworthy property owners, investors, builders and developers who require a lender that is fast and flexible. Each loan is backed by a registered 1st mortgage over real estate.

- **Property owners** use Funding for bridging finance when they are looking to secure a new property before they have sold their current property.
- **Property investors** use Funding to renovate and sell, or to secure an investment property quickly without the hassle of going to the banks.
- **Builders and developers** use Funding to build a house or small townhouse project and sell, or to secure a property to eventually develop.

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## Property Borrowers

Funding's borrowers hold Australian real-estate security and have been assessed to have the ability to meet their repayments and a repayment strategy to exit the loan at the end of the term.



## Credit Score

Funding's borrowers have an average credit score of 767\*\* (very good). This indicates borrowers have a solid credit history and are likely to have a good track record of repaying their debts on time.



## 1st Mortgage

A first charge over real-estate owned by the borrower. If there is a default in the repayment of the loan, the property can be sold to recover the loan.

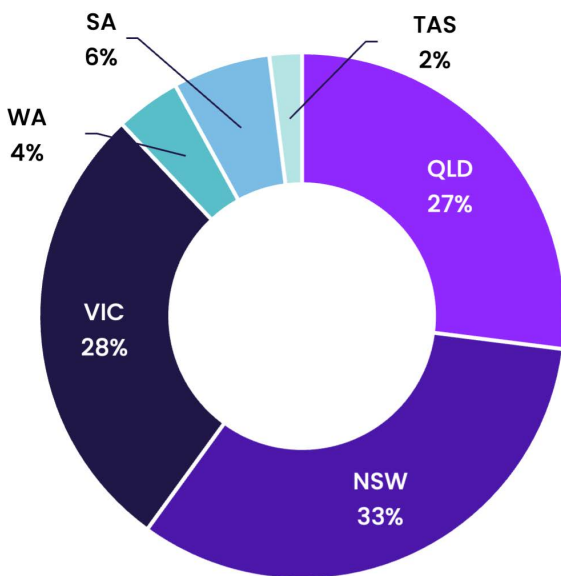
\*\*as at 2<sup>nd</sup> February 2024.

## Current Loan Book Statistics\*\*

<b>Average Term of Loan</b>	9.88 Months
<b>Average Loan Amount</b>	\$830,621.93
<b>Average LVR</b>	<b>50.98%</b>
<b>Average Credit Score</b>	767

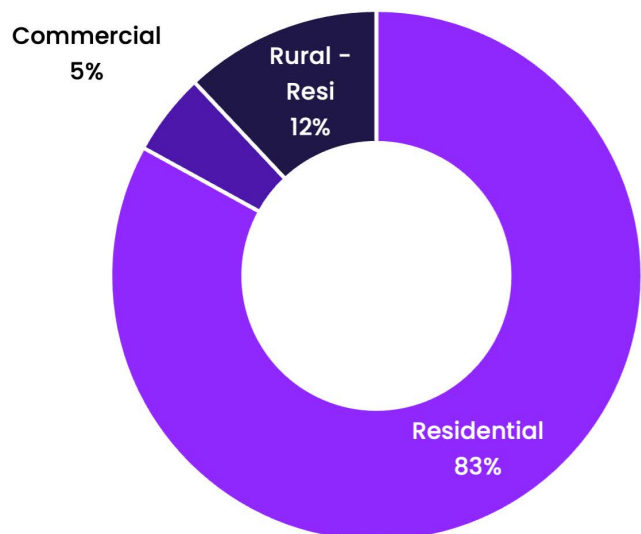
\*\*as at 2<sup>nd</sup> February 2024.

## Location



■ QLD ■ NSW ■ VIC ■ WA ■ SA ■ TAS

## Property Type



■ Residential ■ Commercial ■ Rural - Resi



## Funding Investment Trust

Open to all investors who select and manage first mortgage investments online, starting from \$5,000.

<b>Target Return</b>	5 to 9% pa.*
<b>Minimum Investment</b>	\$5,000
<b>Investment Term</b>	6 to 12 months
<b>Income Distributions</b>	Monthly
<b>Security</b>	First Mortgage
<b>Disclosure Documents</b>	<a href="#">PDS</a> <a href="#">TMD</a>
<b>Get Started</b>	<a href="#">Open Account Here</a>

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