

Investment Fact Sheet

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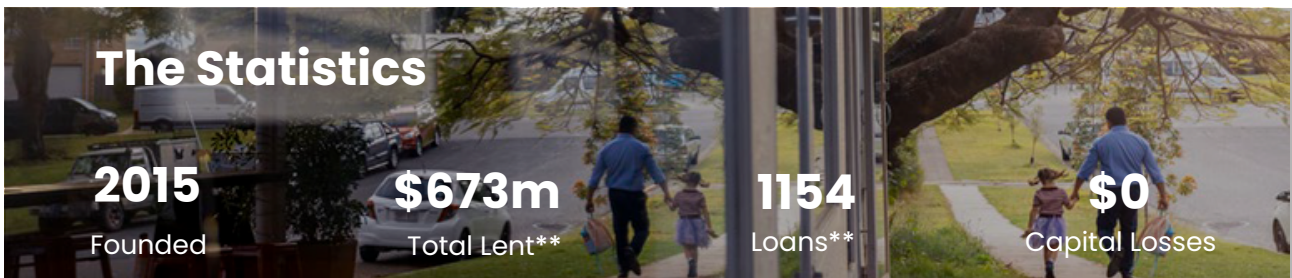
About Funding

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 \$673m across 1154 loans**. All loans have achieved their target return or higher with all principal and interest returned.

**as at 30th November 2023.



**as at 30th November 2023.

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 763** (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.

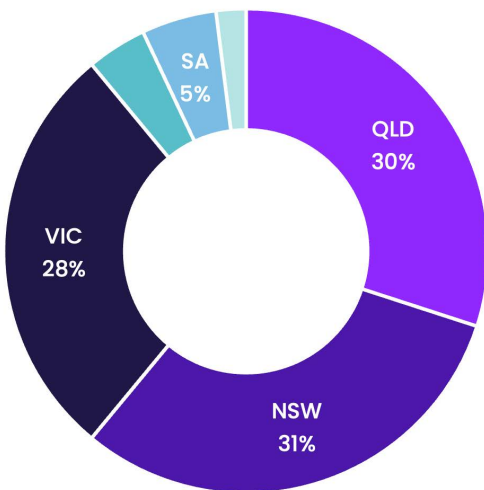
**as at 30th November 2023.

Current Loan Book Statistics**

Average Term of Loan	9.20 Months
Average Loan Amount	\$705,524
Average LVR	50.17%
Average Credit Score	763

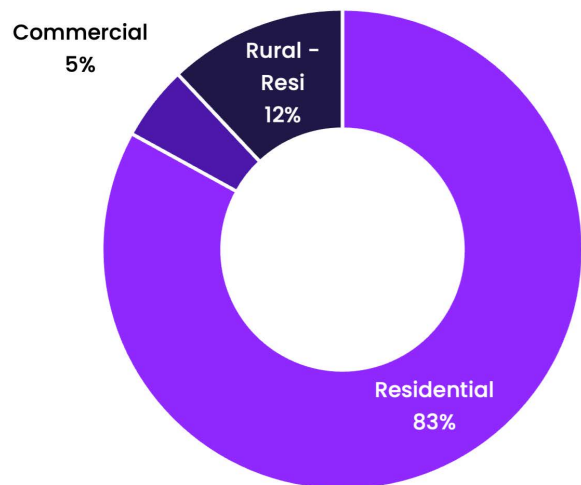
**as at 30th November 2023.

Location



■ QLD ■ NSW ■ VIC ■ WA ■ SA ■ TAS

Property Type



■ Residential ■ Commercial ■ Rural - Resi



Funding Income Trust

Open to wholesale investors only who invest in a diversified pool of first mortgages.

Target Return	8 – 8.5% pa.*
Minimum Investment	\$50,000
Investment Term	6 months or 12 months
Income Distributions	Monthly
Security	First Mortgage
Disclosure Documents	IM
Get Started	Download Application

*Be sure to read the IM and consider all risks while investing. Target returns and repayment of capital are not guaranteed.



Funding Income Trust Disclaimer

* Any investment rate of return and terms displayed are specific to the pool of mortgages and therefore subject to the performance of those mortgage investments. Any rate of return and income is targeted, are not guaranteed and are shown net of any fees. Investors: The following disclaimers apply to investors in the Funding Income Trust ("the Trust"). Funding.com.au Pty Ltd ACN 603 756 547 is the manager of the Trust and authorised representative (no. 1239776) of Funding Capital Pty Ltd ACN 639 203 345 (AFSL 523247). Funding Capital Pty Ltd ACN 639 203 345 (AFSL 523247) is the trustee of the Trust. It is important for you to read the Information Memorandum (IM) for the Trust before you make any investment decision. The IM is available on our website or by calling 1300 44 33 19. You should consider carefully whether or not investing in the Trust is appropriate for you. The rates of return from the Trust are targeted and not guaranteed and are determined by the future revenue of the Trust and may achieve lower than expected returns. Past performance is not a reliable indicator of future performance. Investors risk losing some or all of their principal investment. The investment is not a bank deposit. **IMPORTANT:** Information provided is general information only and should not be taken as legal or financial advice. It does not consider the specific needs, investment objectives or financial situation of any particular investor and you should seek advice from a professional financial adviser. Please refer to the **Financial Services Guide** for more information. See **Privacy, Terms** and **Credit Guide** for more details.