

| Invest in the Australian property market

At Funding, we're more than Australia's leading short-term mortgage lender. We also offer tailored investment opportunities in the Australian property market. With our first mortgage investments secured by real estate assets, investors can enjoy stability and capital preservation, backed by our proven track record in lending.

| A history of confidence

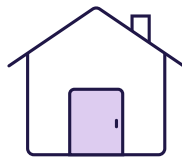
Since our establishment in 2015, we've proudly maintained a strong track record with zero capital losses, having lent over \$1 billion across over 1,800+ loans**. Each loan has consistently met or exceeded its target return.

***as at 31 October 2025*

A strong track record



Founded in
2015



\$1 billion+
total lent **



1,800+
loans completed **



Zero
Capital Losses

***as at 31 October 2025*

| Who are our borrowers?

Our borrowers are creditworthy property owners, investors, builders, and developers looking for fast and flexible finance solutions. Each loan is backed by a registered first mortgage over Australian real estate assets to offer greater security.

Borrowers turn to Funding for short-term finance

- Property owners turn to Funding for bridging finance when securing a new property before selling their current one.
- Property investors choose Funding for renovations, sales, or quick investment property acquisitions without bank hassles.
- Builders and developers rely on Funding for house or townhouse projects, or securing properties for future development.

Security and stability

Our borrowers' real estate assets serve as security for your investment. They hold valuable real estate assets and undergo assessments and have an exit strategy at the loan's conclusion.

Creditworthy confidence

Our borrowers boast an average credit score of 758, indicating a strong history of timely debt repayment. This reduces the risk of default and provides added peace of mind for investors.

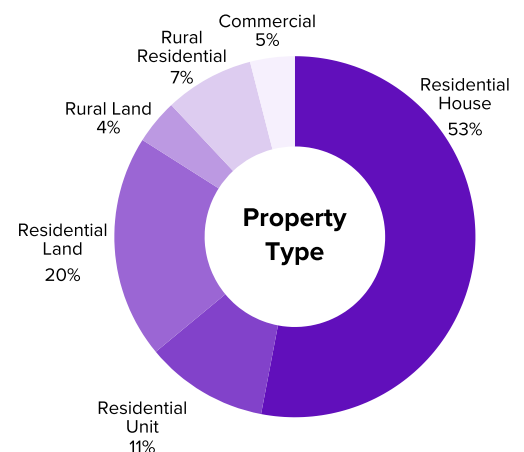
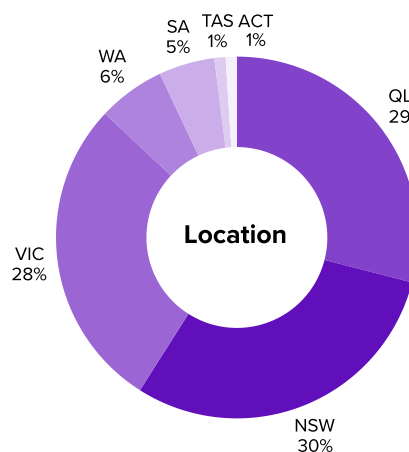
First mortgage peace of mind

With a first charge over the borrower's real estate asset, your investment is protected. In the rare event of default, we can sell the property to cover the investment.

***as at 31 October 2025*

Current loan book statistics**

Average Loan Term	8.45 months
Average Loan Amount	\$739,004.79
Weighted Average LVR	48.61%
Average Borrower Credit Score	758



***as at 31 October 2025*

Funding Income Trust

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

Target Return	7.50% - 8.00% p.a.*	Security	100% First Mortgage
Minimum Investment	\$50,000	Disclosure Documents	IM
Investment Term	6 months or 12 months	Get Started	Open Account
Income Distributions	Monthly	Find Out More	Request A Call

*Be sure to read the IM and consider all risks while investing. Target returns and repayment of capital are not guaranteed. **as at 31 October 2025*

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.