funding

Funding Investment Trust
1300 44 33 19
PO Box 5735, GCMC QLD 9726
invest@funding.com.au

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 lower capital volatility, backed by our proven track record in lending.

A history of confidence

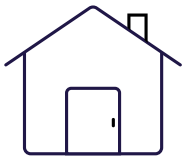
Since our establishment in 2015, we've proudly maintained a strong track record with zero capital losses, having lent over $2 billion across 2,500+ loans**. Each loan has consistently met its target return since inception*.

**Be sure to read the PDS/TMD and consider all risks while investing. Target returns and repayment of capital are not guaranteed. ** as at 31 October 2026*

A strong track record



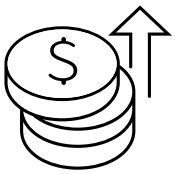
Founded in 2015



$2 billion+ total lent **



2,500+ loans completed **



Zero Capital Losses

*** as at 31 October 2026*

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.

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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 790**, 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

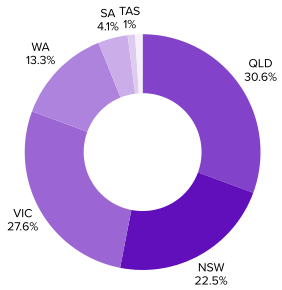
With a first charge over the borrower's real estate asset, your investment is protected. In the rare event of default, we can sell the property to cover the investment.

*** as at 31 October 2026*

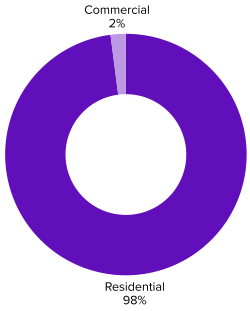
Funding Investment Trust loan book statistics**

Average Loan Term	Average Loan Amount	Weighted Average LVR[1]	Average Credit Score	Loans in the Portfolio	Loans >5% of Portfolio Value	Loans in Arrears
10.8 months	$834,692.97	51.26%	790	98	0	2.04%

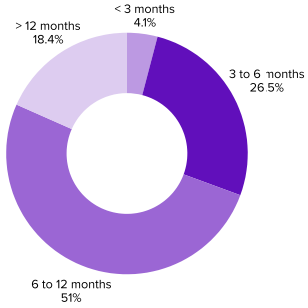
Property Location



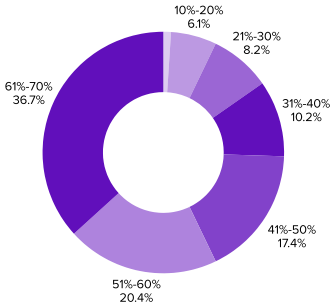
Property Type



Loan Terms



LVR Limits[1]



*** as at 31 October 2026*

Funding Investment Trust

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

Target Return	5.00% to 9.00% p.a.*	**Security**	100% First Mortgages
Minimum Investment	$5,000	**Disclosure Documents**	PDS TMD
Investment Term	1 to 24 months	**Get Started**	Open Account Here
Income Distributions	Monthly	**Find Out More**	Request A Call

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[1] for construction loans, Loan to Value Ratios based on an 'as if complete' basis

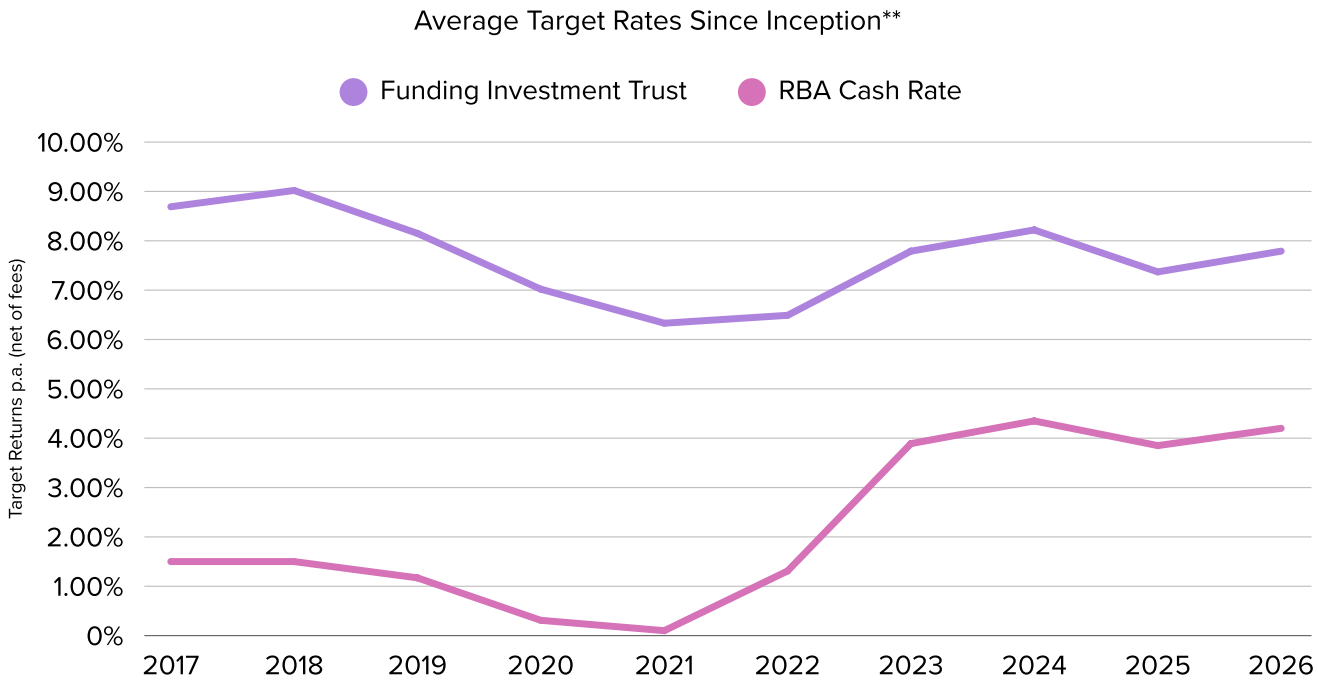
Fund Performance

The Trust is structured to allow investors to create their own diversified portfolio of first mortgage loans and in doing so, gain exposure to those individual assets. As the Trust allows investors to select the individual loans in which they wish to invest in, the actual returns will be linked to the loans selected by the investor and the performance of those selected loans.

Fund Performance*					
	Last month	**Last 3 months**	**Last 6 months**	**Last 12 months**	**Since Inception**
Net Return (p.a.)	8.03%	8.13%	8.04%	7.68%	7.32%

Past performance is not a reliable indicator of future performance.
*Figures shown are based on all loans held in the Trust since inception as at 31 October 2026 and are net of fees

Distribution Performance



**Past performance is not a reliable indicator of future performance. Figures shown are as at 31 October 2026.
(Source: RBA).

Funding Investment Trust disclaimer: *Any investment rate of return and terms displayed are specific to the individual mortgages and therefore subject to the performance of that individual mortgage investment. 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 Investment Trust, ARSN 616 185 276 ("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 639 230 345 (AFSL 523 247). Melbourne Securities Corporation Ltd ACN 160 326 545 (AFSL 428 289) is the trustee and responsible entity of the Trust. It is important for you to read the Product Disclosure Statement (PDS) for the Trust before you make any investment decision. The PDS 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. Direct Investors: The direct mortgage investments do not form part of the Funding Investment Trust, ARSN 616 185 276 and the PDS does not apply to such investments. See Privacy, Terms, Credit Guide, Target Market Determination (Credit) and Target Market Determination (Invest) for more details