funding



# Investing in first mortgages with Funding

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# Propel your financial future

## The Funding Investment Trust

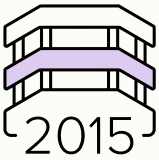
The Funding Investment Trust (ARSN 616 185 276) makes investing in markets previously dominated by big banks and wealthy institutions accessible to everyday Australians.

With a minimum investment of just $5,000, you can enter the Australian mortgage market through our innovative investor platform. Take charge of your investments and choose from a variety of first mortgages based on loan term, property location, and target returns ranging from 5% to 9% p.a.* Enjoy monthly interest payments and the flexibility to diversify across multiple, first-mortgage investments for balanced growth and stability.

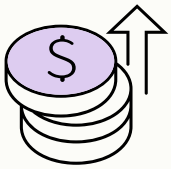
** Be sure to read the PDS and TMD and consider all risks while investing. Target returns are not guaranteed.*



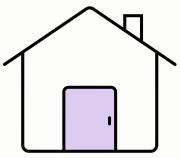
**5-9% p.a.* Target Returns**




**Founded in 2015**



**Zero capital losses ****



**$2 billion+ lent ****



**2,500+ loans ****



**4,600+ investors using Funding ****

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*** As at 31 October 2026. Historical results are not a guarantee of current or future performance.*

The Funding Investment Trust is an ASIC registered managed investment scheme where members of the Trust are provided with exposure to first mortgage loans provided to creditworthy borrowers in Australia. Be sure to read PDS/TMD and consider all risks while investing.

# The Funding advantage

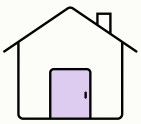
Your investments are backed by Australian real estate, offering flexible terms and a variety of properties–designed to help propel your financial future.



## Monthly yield potential

Tap into a steady stream of income with monthly interest payments by investing in first mortgages, targeting returns ranging from 5% to 9% p.a.* This income opportunity offers investors the potential for regular cash flow to complement their financial strategies.

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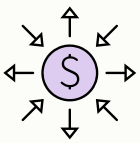
## Property-backed

Enjoy the confidence that comes with investments secured by Australian real estate. This means your capital is backed by tangible assets, offering lower capital volatility and providing more security for your investment.



## Flexible terms

Tailor your investment experience to fit your financial goals. Our flexible terms allow you to choose your investment duration and the amounts you wish to commit. Whether you're looking for short-term gains or longer-term growth, you can tailor your investments to suit your horizon.



## Diverse investments

Diversify your portfolio by investing across loan term, property location, and target returns. This can help manage risk by spreading exposure to enhance the resilience of your investment portfolio, potentially reducing the impact of market fluctuations.

# Prioritising investor interests

Trust and security matter deeply to us, just like the solid returns you expect. You place your confidence in us, and we're committed to providing a secure and reliable investment experience with Funding.

Our knowledgeable team carefully selects and manages property-secured first mortgage investments. We apply rigorous standards when screening borrowers so that they meet our lending and underwriting criteria.

Our Trust is managed by an independent Trustee with an AFSL, putting your interests first. Additionally, an independent Custodian oversees the security of the Trust's assets, adding an extra layer of protection for your investments.

Thank you for placing your trust in our hands. We're here to support your financial journey, every step of the way.



**Jack O'Reilly**
CEO and Founder
jack@funding.com.au
1300 443 319

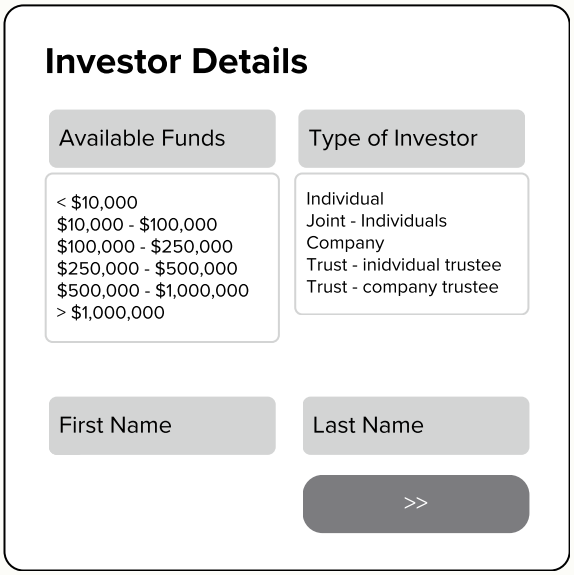
# Get started

Our investor platform is designed for simplicity and ease, so you can access and manage your investments from anywhere 24/7.




## 1. Get started

Sign up and create your account after you have reviewed the TMD.



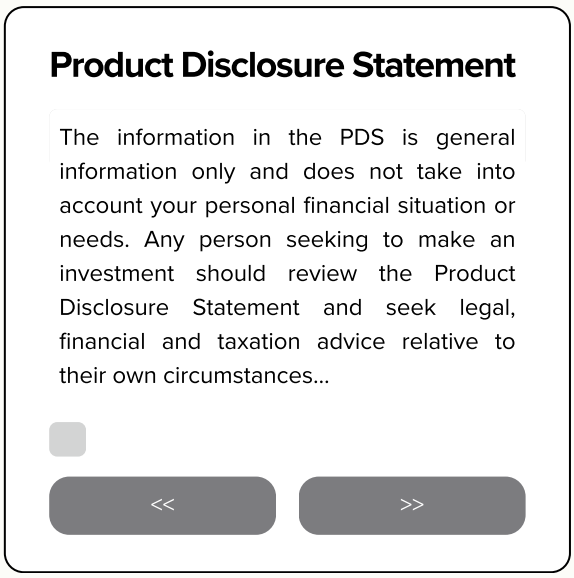

## 2. Account information

Choose your investor type and specify your available funds.




## 3. Bank details

Enter your bank account details.




## 4. Review PDS

Carefully read our Product information; then accept to finish

# Funding's Mortgage Marketplace

## Empowering investors to make the most with their money

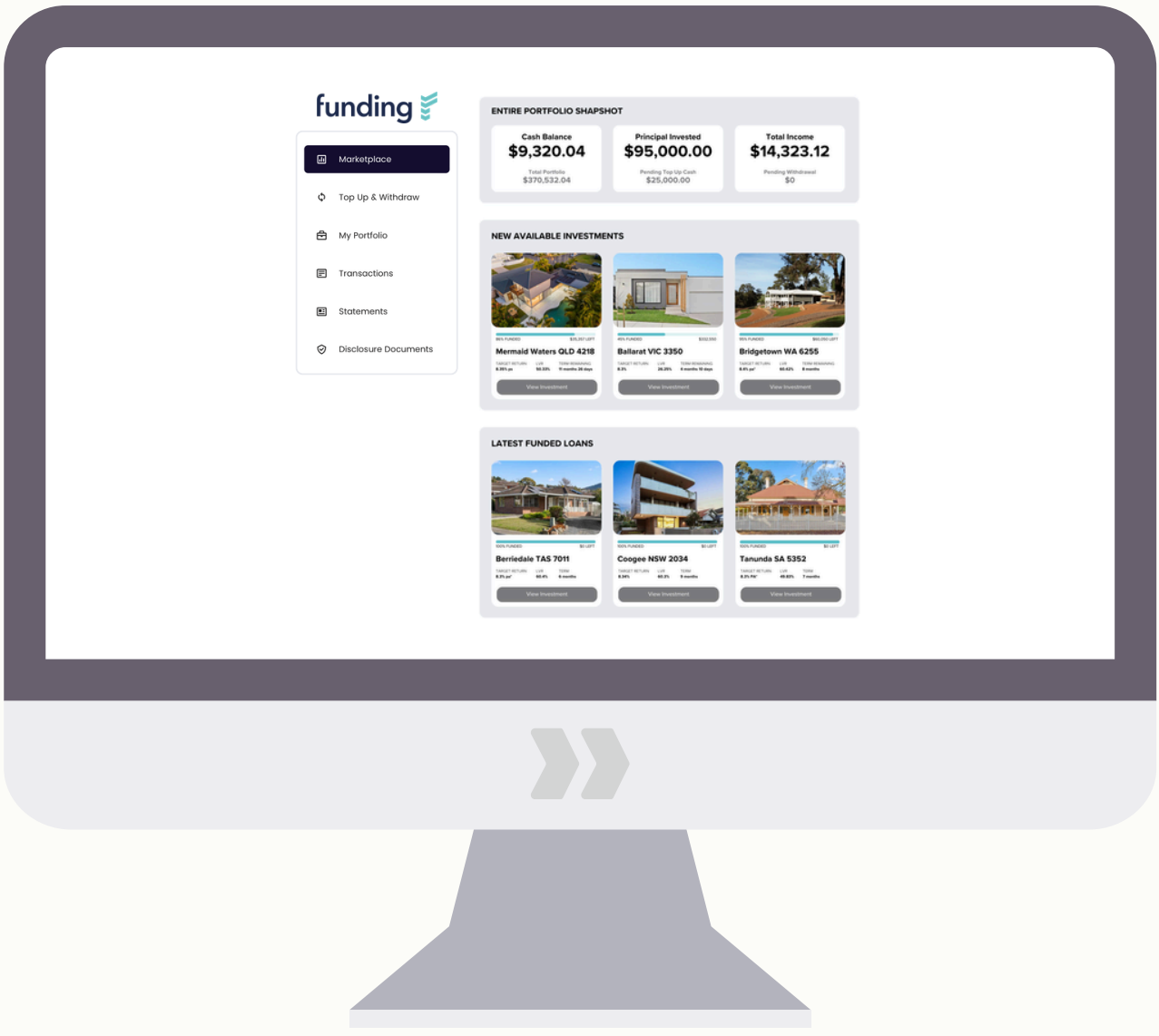
Welcome to the Funding Mortgage Marketplace, where managing your investments is straightforward and easy.

Our investor platform allows you to quickly make deposits and withdrawals, and access account statements with just a few clicks.

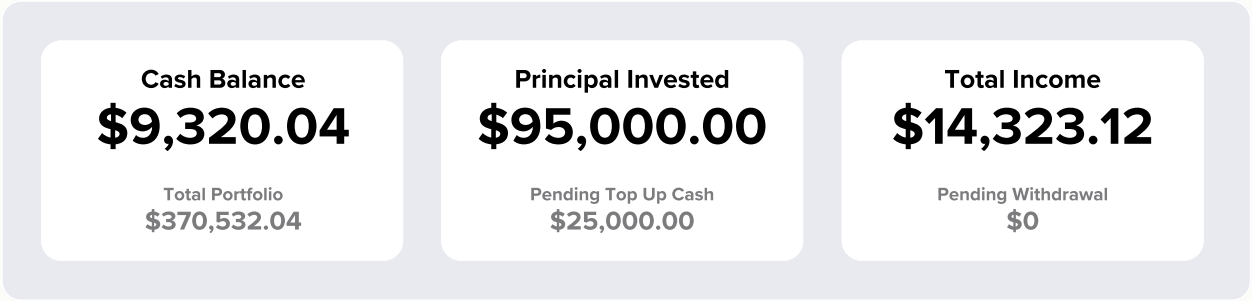
Stay informed with up-to-date notifications on new investment opportunities and track recently funded loans.

### Main page overview:

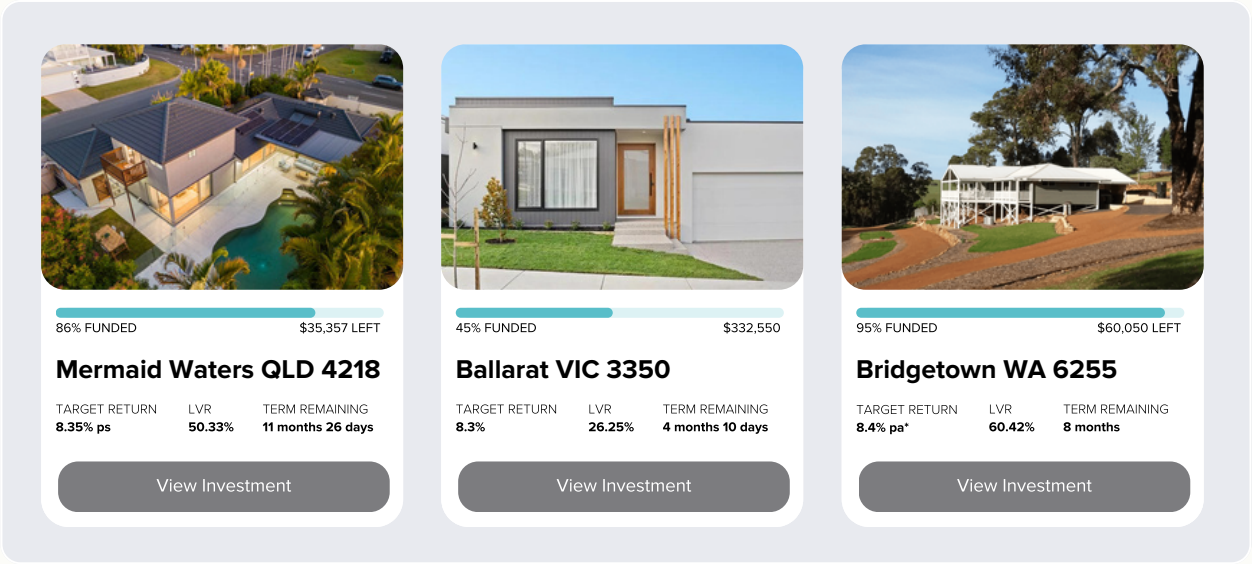
Here's the main dashboard. Let's take a look around.



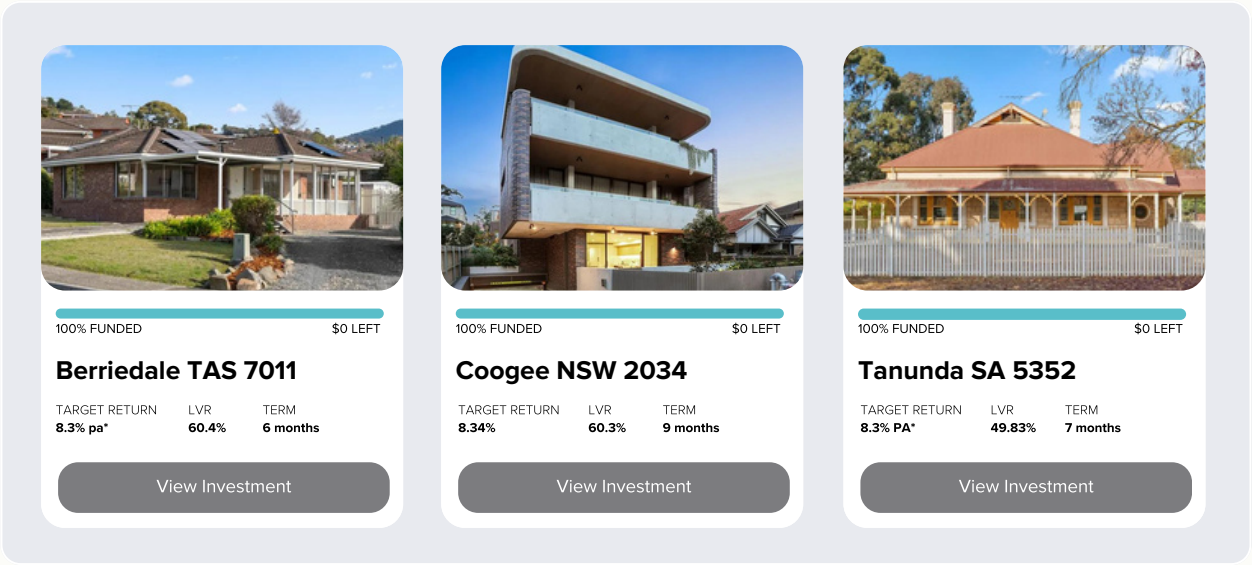
**Entire portfolio snapshot:** A quick glance at your total investment portfolio is displayed at the top of the page.




**New available investments:** Pursue new investment opportunities that match your financial goals.




**Latest funded loans:** Get insights into recently funded loans for current market trends.



# Investment details

## Invest smarter with Funding

Explore investment opportunities with detailed insights into key aspects of your potential investments, helping you to make informed and confident decisions*.

** Be sure to read the PDS/TMD and consider all risks while investing. Target returns are not guaranteed.*

**Invest now:** You may invest in available opportunities as you peruse them.

**Investment Actions**

Enter amount $

Invest Now



**Mount Martha VIC 3934**
FI-00000000

74% Funded
$495,727 Remaining

**Loan Overview**

| Target Return | LVR | Term Remaining | Available |
|---|---|---|---|

**Loan Details**

| Total Loan Amount | Start Date | Scheduled End Date |
|---|---|---|

**Property & Security**

| Property Value | Property Type | Property Security |
|---|---|---|

**Property Description**
The loan is secured by two properties.
Property 1: Consists of a 5 x bed, 6 x bath residential dwelling on an individual title on a 2,045 sqm allotment, (pictured).
Property 2: Consists of a 3 x bed, 3 x bath residential apartment on an individual title on a 186 sqm allotment.

**Property Location**
Property 1: The security property is located within Mount Martha, a suburb on the Mornington Peninsula in Melbourne, Victoria. It is approximately 48 kilometres south of the Melbourne CBD and is within proximity to hospitals, shops, beaches, vineyards, schools, restaurants, cafes and public transport infrastructure.
Property 2: The security property is located within St Kilda, an inner seaside suburb in Melbourne, Victoria. It is located approximately 6 kilometres south-east of the Melbourne CBD and is within proximity to beaches, local retail shops, restaurants, cafes, Luna Park and public transport networks.

**Valuation Date**
Property 1: 26 March 2024
Property 2: 22 April 2024

**Insurance**
The security properties are covered by a current insurance policy for the full replacement value.

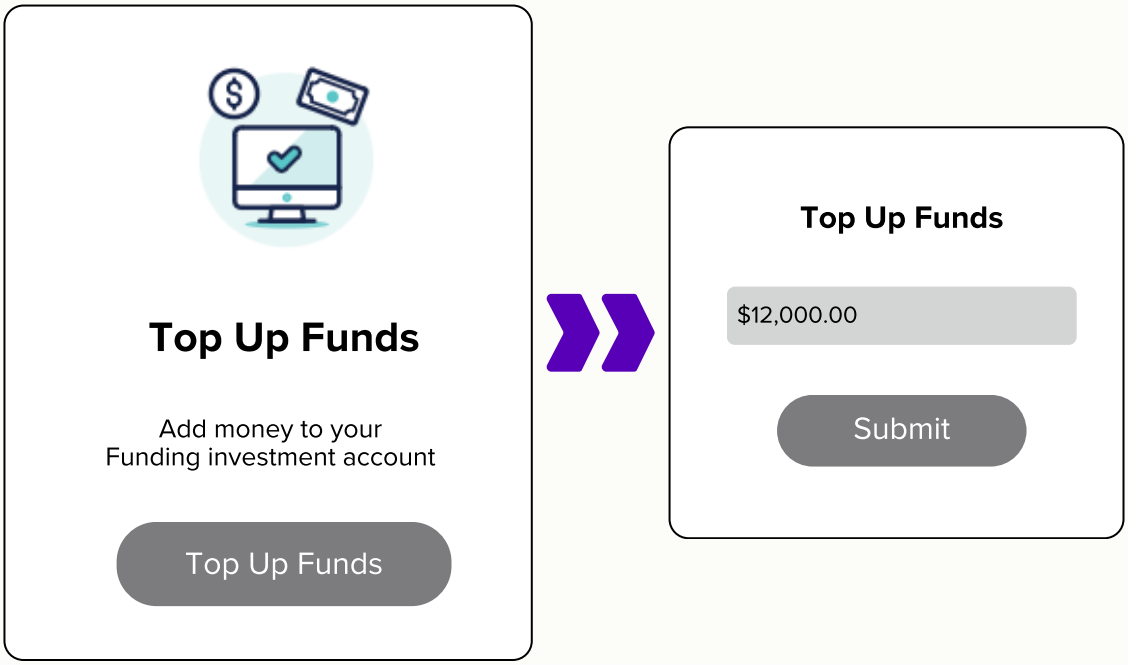
**Valuation Date**
The purpose of the loan is the refinance a previous Funding loan.

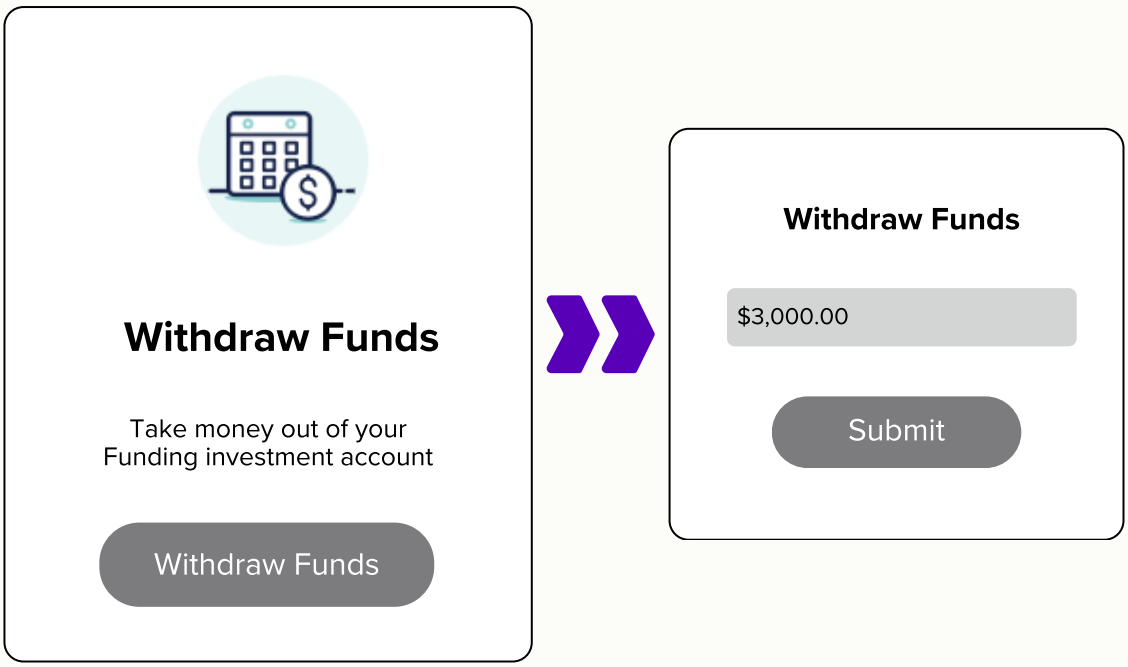
**Repayment Strategy**
Sale of security properties.

# Top up and withdraw funds

## Adding and withdrawing is easy

Enjoy flexibility and control over your money with the ability to easily access your funds at your fingertips.*

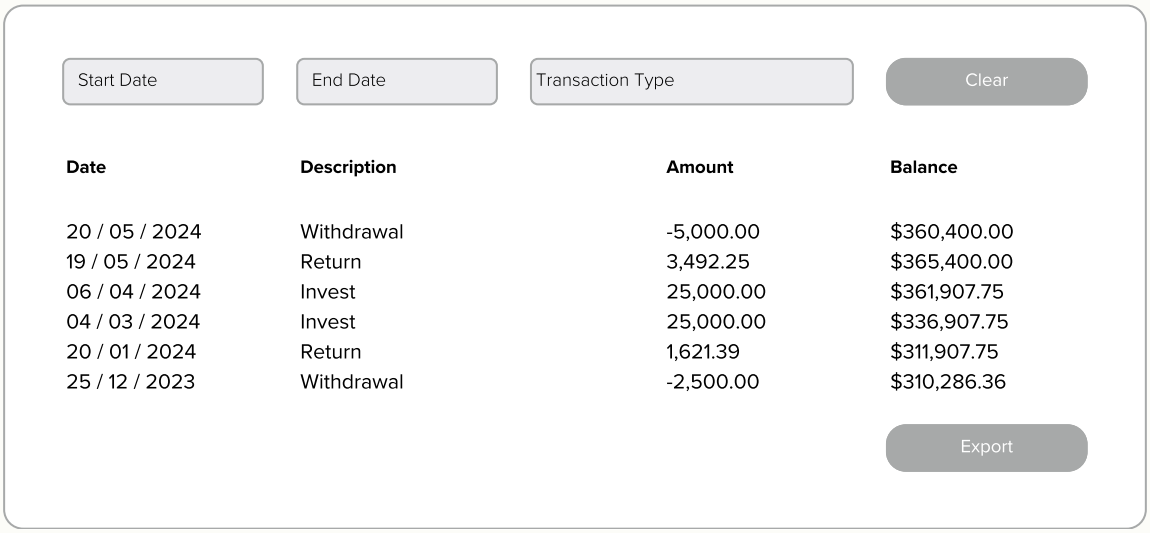



** Be sure to read the PDS and TMD and consider all risks while investing.*
*Target returns are not guaranteed and withdrawals may be subject to withdrawal conditions or restrictions.*

# Transactions

View and sort your transaction history to stay informed about account activities




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# Statements

Access annual income statements for tax preparation and monthly financial summaries

## Annual Income Statements

These statements are to assist you in preparing your tax returns.

2023 Statement ⇣

## Monthly Statements

May 2024 Statement ⇣

June 2024 Statement ⇣

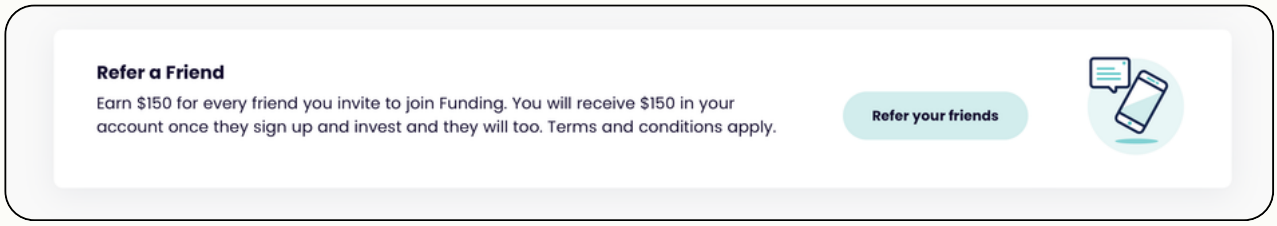
# Personal support for your goals

## A rewarding experience with Funding

We recognise the hard work you put into building your savings and take the responsibility of managing your investments very seriously.

As your Investment Relations Manager, I'm here to help you with any questions or concerns. Whether you need detailed insights into our investment strategies, or support navigating your options.

To show our appreciation for choosing to join our community, we're offering $150 for every friend you refer who invests with us***. It's our way of saying thanks for helping grow a community of informed and empowered investors.





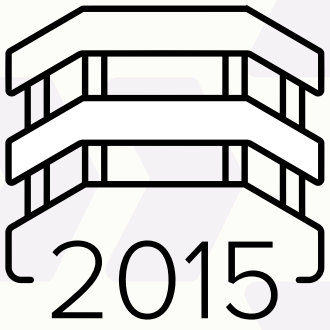


**Samuel Amey**
Investment Relations Manager
samuel@funding.com.au
07 5646 6332
0489 996 951

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**** Terms and conditions apply. Visit www.funding.com.au for more information.*

# Funding

Since 2015, Funding has become a trusted name in first mortgage non-bank lending in Australia. Our mission is to reshape finance, making it more accessible to both investors and borrowers.




Using innovative technology, we provide financial solutions that empower our clients. We prioritise transparency, agility, integrity and kindness, so that investors and borrowers can move forward faster with Funding.

For investors, we offer the Funding Investment Trust and the Funding Income Trust, letting you invest in first mortgages secured by Australian real estate. Through our innovative investor platform, you're in charge, with easy access to manage your investments.

For borrowers, we provide fast and flexible, non-bank solutions for first mortgage loans. Whether you need a bridging, business or building loan, we're here with quick solutions, supported by technology that streamlines the lending process.

By connecting investors seeking steady income with borrowers needing alternative lending options, we help Australians turn their financial goals into reality.

**Learn more about us at Funding.com.au >>**

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# 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. Borrowers: Lending criteria, fees and conditions apply. For consumer or personal loans please refer to our Credit Guide for more information. Australian Credit Licence ACL 483665. Platform 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. 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 and Credit Guide for more details.