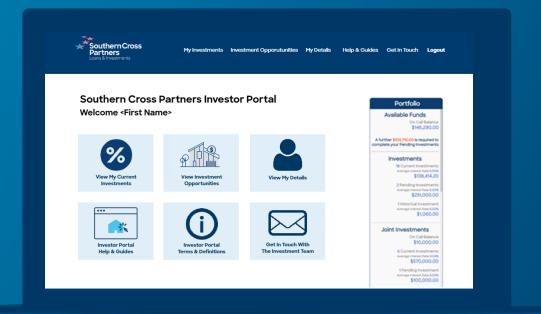




How to read an investment listing





Log into the investor portal with your **Client ID** and **password**.

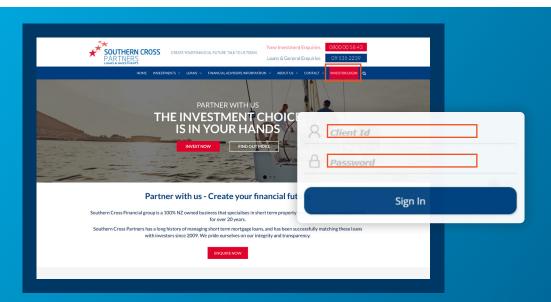
Click Sign In.

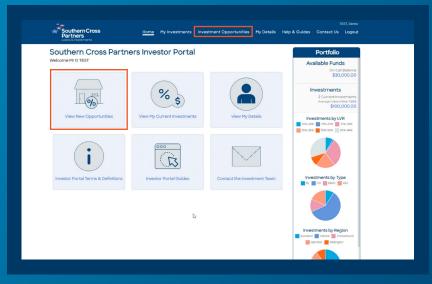


Navigate to the **Investment Opportunities** section.

You can do this by clicking the **View New Opportunities** tile.

Or by clicking **Investment Opportunities** in the navigation bar along the top of the portal page.

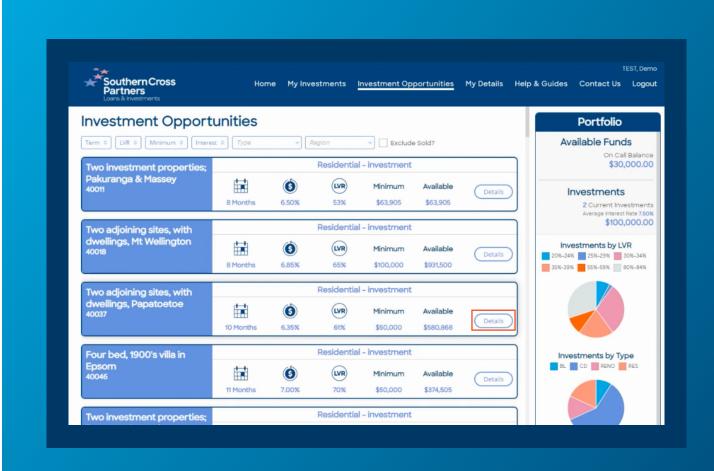








Navigate to the listing you would like to find more information about and click the blue and white **Details** button.







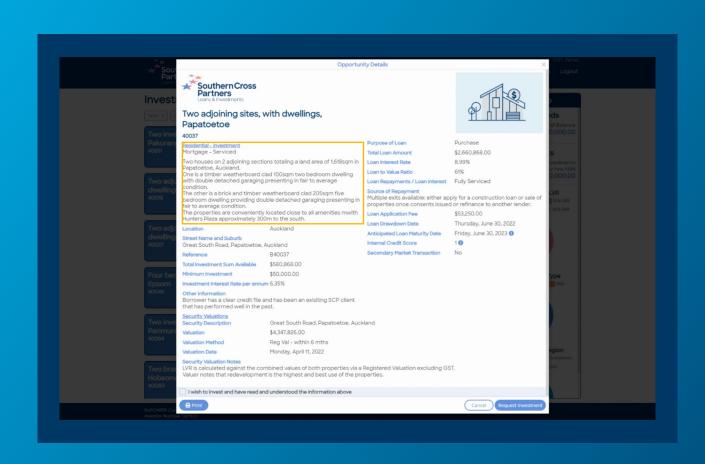
A pop out box will appear.

Here you will see further specific details about the loan to inform your investment decision.

Each investment opportunity includes:

- · Loan category
- Type of mortgage held on the loan
- A detailed description of the property

First mortgages are held in trust for investors and means that SCP's financial interests in the property are placed ahead of any other party.





On the left side, you will find:

- Property's location and address
- · Total investment sum available
- Minimum investment value
- Interest rate of the investment.
- 'Additional Information' section any additional notes
- Property valuation
- Valuation date
- Valuation method

If there are multiple security properties, they'll be shown individually. We can use a range of valuations including:

- A registered valuation
- A comparative market analysis
- A real estate appraisal
- A sale and purchase agreement

Two houses on 2 adjoining sections totaling a land area of 1,618sqm in Loan Interest Rate Papatoetoe, Auckland. Loan to Value Ratio 61% One is a timber weatherboard clad 100sqm two bedroom dwelling with double detached garaging presenting in fair to average Loan Repayments / Loan Interest Fully Serviced Source of Repayment The other is a brick and timber weatherboard clad 205sgm five Multiple exits available: either apply for a construction loan or sale of bedroom dwelling providing double detached garaging presenting in properties once consents issued or refinance to another lender. fair to average condition. The properties are conveniently located close to all amenities mwith Loan Application Fee \$53,250.00 Hunters Plaza approximately 300m to the south. Loan Drawdown Date Thursday, June 30, 2022 Auckland Location Anticipated Loan Maturity Date Friday, June 30, 2023 (1) Street Name and Suburb Internal Credit Score Great South Road, Papatoetoe, Auckland Secondary Market Transaction \$580,868.00 Total Investment Sum Available \$50,000,00 Minimum Investment Investment Interest Rate per annum 6.35% Other Information Borrower has a clear credit file and has been an exisiting SCP client that has performed well in the past. Security Valuations Security Description Great South Road, Papatoetoe, Auckland \$4.347.826.00 Valuation Valuation Method Reg Val - within 6 mths Valuation Date Monday, April 11, 2022 Security Valuation Notes LVR is calculated against the combined values of both properties via a Registered Valuation excluding GST. Valuer notes that redevelopment is the highest and best use of the properties.



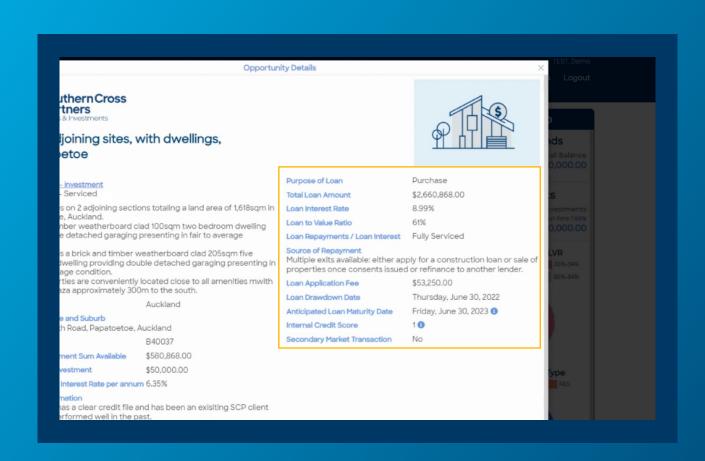
On the right side:

Here you'll see a range of specifics about the loan, from the purpose of the loan through to the loan's application fee and start date.

The loan interest rate is the interest rate of the loan charged to the borrower (not the interest rate of the investment).

The loan-to-value ratio (LVR) is the loan amount as a percentage of the property value. The lower the LVR percentage, the more equity the borrower has.

How the loan will be repaid is usually through refinancing to another lender or selling the property.







Learn more.

For more information about the anticipated loan maturity date or how the internal credit score is calculated.

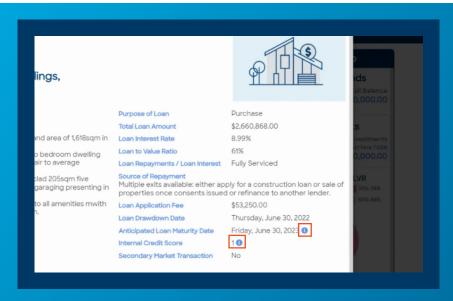
Click on the small blue (1) icon to read further information.

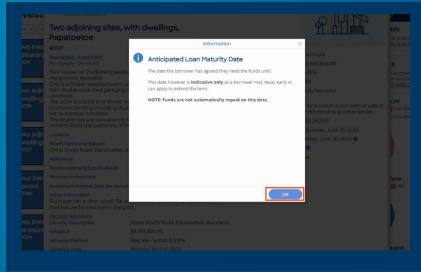
The anticipated loan maturity date is only a guide and isn't the confirmed date funds will be repaid to you. The actual loan term could be shorter or longer.

The **internal credit** score is on a scale from one to five and is calculated internally by SCP as part of the loan assessment process.

Click **OK** to return to the **Opportunity details** screen.

For further definition of any terms used in the investment details page, click on the Help and Guides section once logged into the portal.







Can I talk to a real person?

If you have any questions, comments, or feedback, you can call us or send us an email.

0800 00 58 43 investments@scpartners.co.nz

Disclaimer: All investment opportunities are subject to change and subject to availability. Southern Cross Partners Ltd is licensed to provide Peer-to-Peer lending services under the Financial Markets Conduct Act 2013. This content is general in nature only and has not taken into account any particular person's objectives or circumstances. We recommend you speak with a financial adviser before making any investment decisions.



