



Your guide to the investor portal



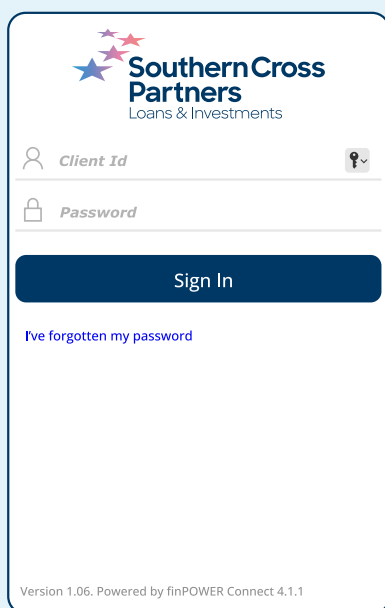
Your guide to the investor portal

At Southern Cross Partners, we believe that the secret to financial freedom is having access to secured investments that'll provide you with a regular and predictable income.

In addition to providing mortgage-backed loans with enhanced returns, Southern Cross Partners gives all our investors exclusive access to our investment portal; an online platform where you can find, secure and track your investments with us.

There are many benefits to using the portal – in fact, many of our investors tell us that once they became familiar with the platform, it's made managing their investments stress free.

Its easy to log in and manage your investments via our secure portal



The screenshot shows the login interface for the Southern Cross Partners investor portal. At the top is the company logo with the text 'Southern Cross Partners' and 'Loans & Investments' below it. There are two input fields: 'Client Id' with a person icon and 'Password' with a lock icon. Below these is a dark blue 'Sign In' button. A link 'I've forgotten my password' is positioned below the button. At the bottom, small text reads 'Version 1.06. Powered by finPOWER Connect 4.1.1'.



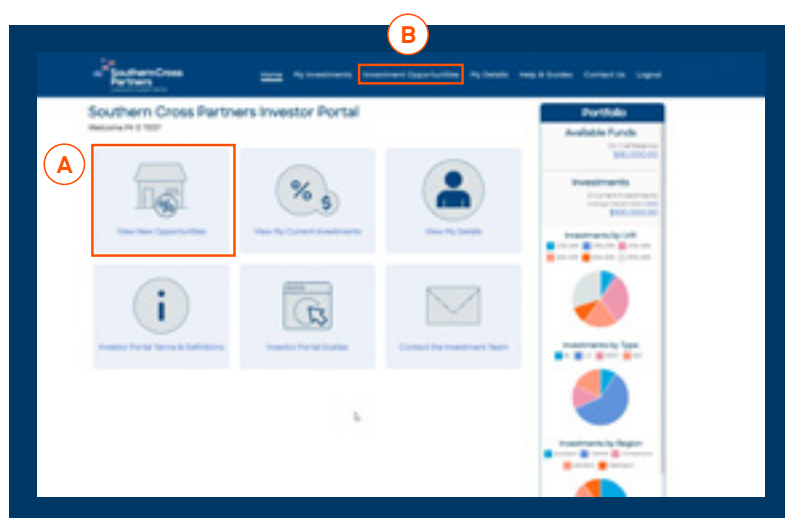
Our online portal requires a Multi-Factor Authentication code (MFA)

The single use code is emailed each time you access the portal.

We've pre-approved the investment opportunities, so you don't have to

When you use the portal to view new investment opportunities, you can rest assured that each loan has been through a rigorous assessment process and meets Southern Cross Partners' strict lending criteria.

All that's left for you to do is review the terms of the loan and select the one that fits your unique risk profile and investment strategy.



To view new investment opportunities on the portal

Navigate to the **Investment Opportunities** section by clicking the **A** 'View New Opportunities' tile or by clicking **B** 'Investment Opportunities' in the navigation bar along the top of the portal page.



Tip: You can filter all new investment opportunities by category.

To do this, click the desired toggle button **C** underneath the **Investment Opportunities** header.

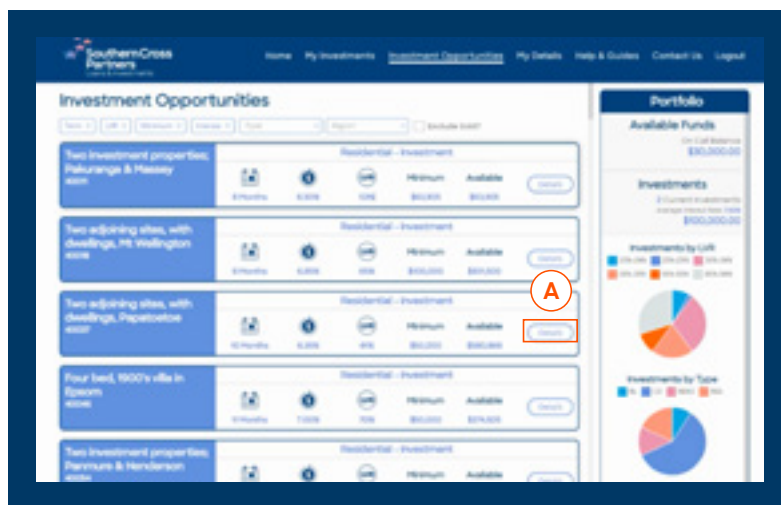
Click once to filter from lowest to highest, click again to filter from highest to lowest.

Everything you need to invest is in one place

The investment portal is your one-stop-shop for everything you need to make an investment with us.

When you register as an investor with Southern Cross Partners, all your details are loaded onto the portal. That way, you won't need to submit any paperwork, re-fill in your bank details or verify your identification with us again.

All the information needed to make an informed investment decision is also on the portal, including loan term, LVR, minimum investment, interest rate, property loan type and region for each loan.

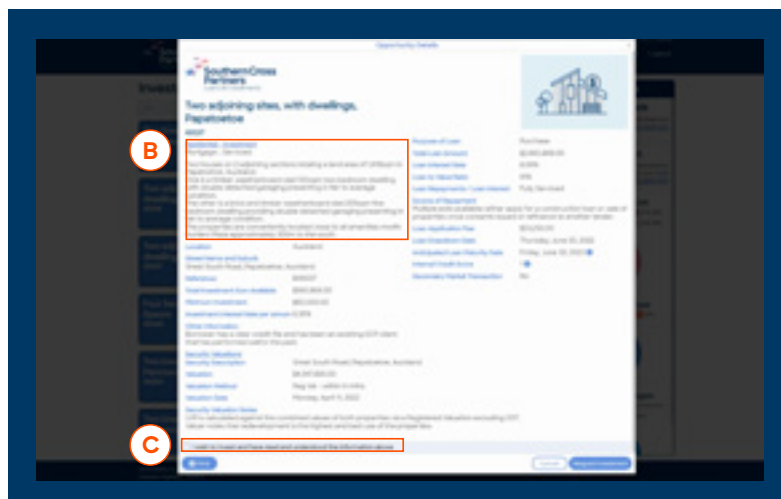


To view additional details about each loan

Click the **A** 'Details' button next to the loan you're interested in on the **Investment Opportunities** page.

A pop out box **B** will appear with further specific details about the loan, such as the loan purpose, the valuation method used, and a detailed description of the property.

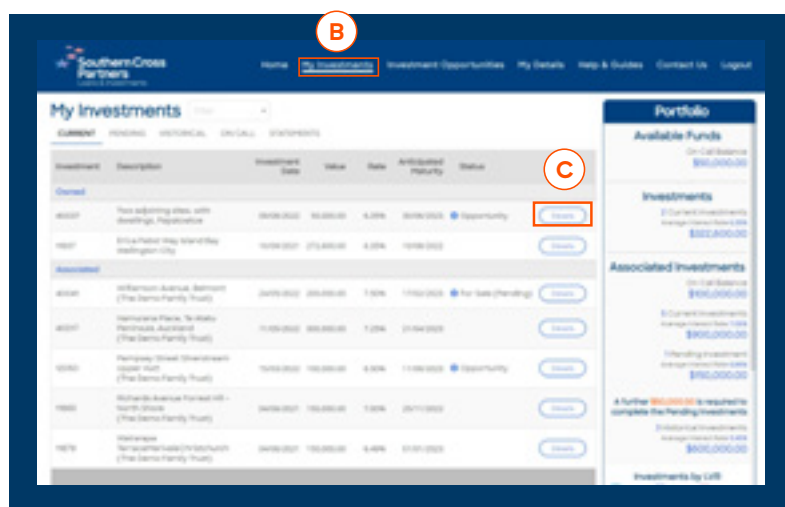
To invest simply tick the box **'I wish to invest'** **C** and enter your desired investment amount.



Enjoy 24/7 access to your investments past, present and pending

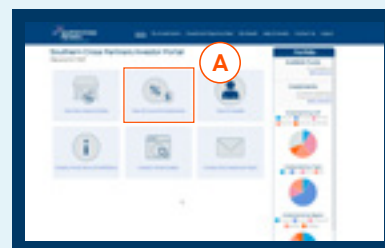
The portal is accessible anytime, from anywhere. You can track your money's performance across all your current investments, check the status of pending investments, view interest payments, and download statements and tax certificates, all in the **My Investments** section of the portal.

Whether you're viewing past, present or pending investments, you'll always have access to a description of the investment, the date you made the investment, its value, interest rate, anticipated maturity date and all interest and tax payments.



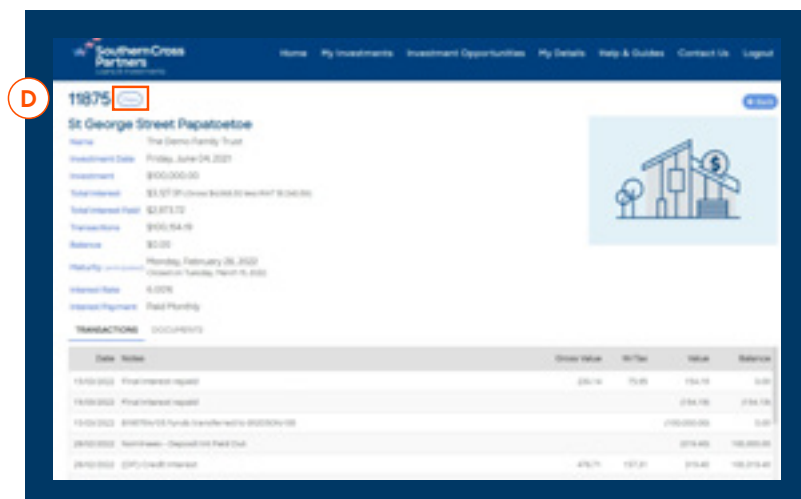
To access your investments

Navigate to the **My Investments** section of the portal by clicking the **A** 'View my Current Investments' tile or clicking **B** 'My Investment' in the navigation bar.



C View interest and tax payments via the Details button.

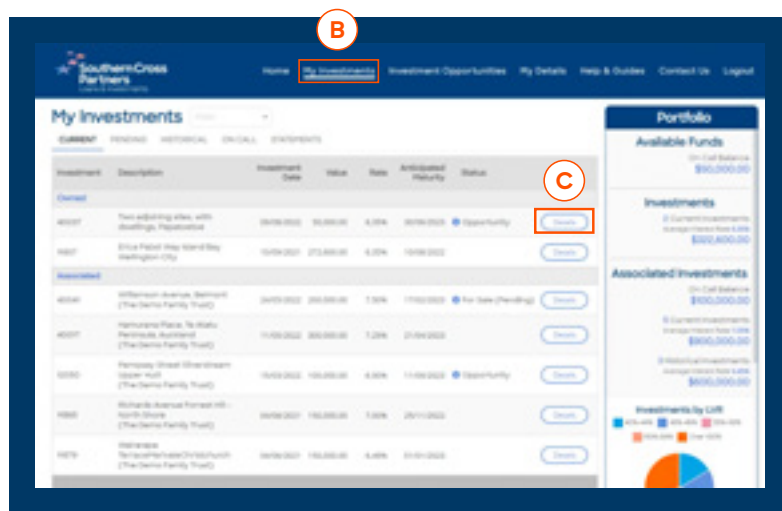
Tip: To see further information about any investment, including property description, original loan and valuation details plus any updates during the life of the loan, click the **D** 'View' button next to the investment number.



You can sell your investment on the Resale Market

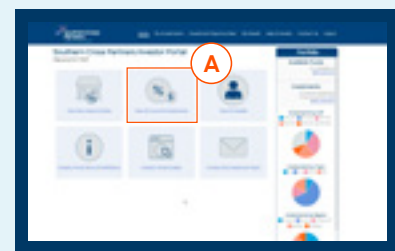
At Southern Cross Partners, we understand that things don't always go to plan. Occasionally, an investor may want, or need, to access their funds earlier than expected. Whatever the reason, we've made sure the option is available to you by building a Resale option, also known as Secondary Market, into our portal.

Here, you can sell a current investment by offering it to another investor, and you'll have the option to purchase other investments on the Resale Market too.



To sell an investment before it repays

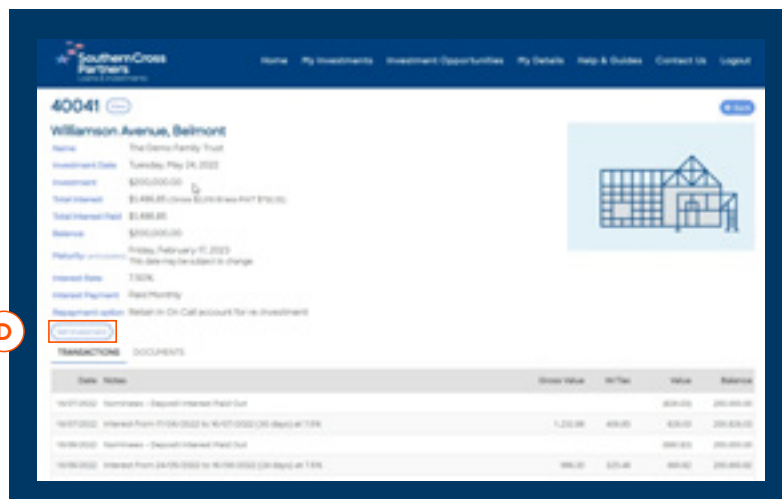
Navigate to the **A** **My Investments** section of the portal or via the top **B** main navigation.



Under the **current** tab, click the **C** **'Details'** button on the loan you wish to sell. This will take you to a new window **D** where you will have the option to **Sell Investment**.

Once you've requested to sell your investment, its status will change to 'For Sale (Pending)' in the **My Investments** section of the portal.

Once the SCP team has approved your request to sell, its status will change to 'For Sale'.



Frequently asked questions

Where do the loans come from?

The loans we lend on, and are offered to investors, are provided to us either via the nationwide financial adviser network, or direct from the borrower, with each loan subject to stringent credit assessment regardless of origin.

We do not provide loans, or security property, from other property investment companies on our platform.

What does LVR mean?

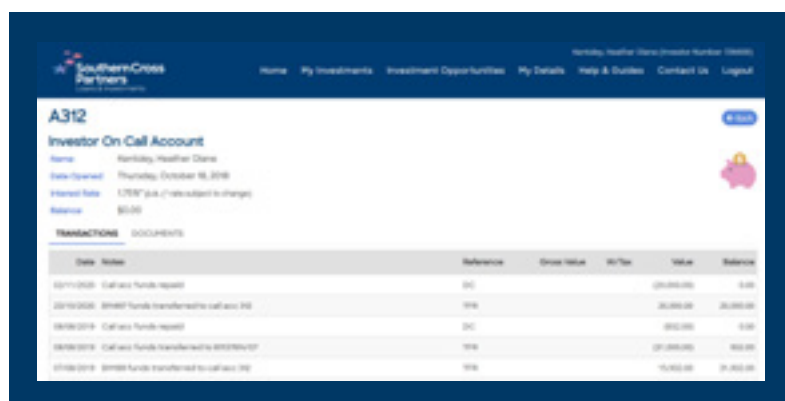
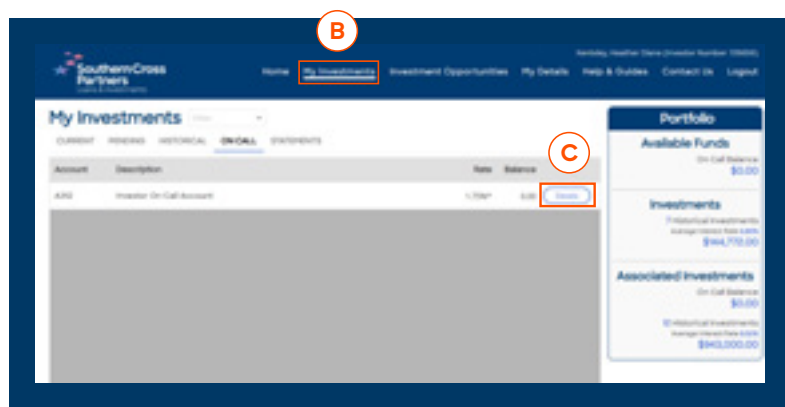
LVR or Loan to Value Ratio is, in percentages, the loan amount against the property value, i.e., a \$250,000 loan would have an LVR of 50% if the value of the property was \$500,000.

How safe is my investment?

All investments carry risk, however, SCP peer to peer investments are supported by a first mortgage registered against a piece of Real Estate. In the portal you are able to select the location and the Loan To Value ratio to filter by options that best suit your investment risk profile and investment strategy.

Can you help me choose my investment?

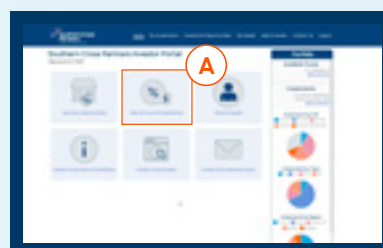
This decision is yours to make. We can help explain any procedural matters, but we cannot provide you with any advice or guidance in respect to individual loans or to your wider investment strategy. If this is required, we recommend you speak to a suitably qualified Authorised Financial Advisor.



Do I earn interest on funds in my On Call account?

Yes, interest is earned on any funds held in your on-call account.

Navigate to the **A My Investments** section of the portal or via the top **B** main navigation.



The interest rate that applies is displayed (subject to change)

Click '**Details**' button **C** to view all transactions.

Guides and resources

Using new technology can be daunting at first, we've all been there!

There are plenty of guides and resources available to you should you need assistance navigating the portal.

Our step-by-step portal guides, including instructional videos, are **[available on our website](#)**.



If you'd prefer to speak to a real person, get in touch. Members of our dedicated investment team are available to assist you during business hours every Monday to Friday.

Call us on
09 535 2239

Email us at
investments@scpartners.co.nz