



# Personal Loans Trust Information Summary



## A New Level Of Diversification

Since our inception, we have provided more than **\$1 billion** in total lending and have helped more than **35,000 borrowers** across Australia.

We are backed by a diverse range of shareholders including News Pty Limited, Seven West Media Investments Pty Ltd, Consolidated Press Holdings, Reinventure Fund (the venture capital arm of Westpac Bank) and a number of credit unions and mutual banks.



INVEST IN PEOPLE

## SocietyOne Personal Loans Unit Trust

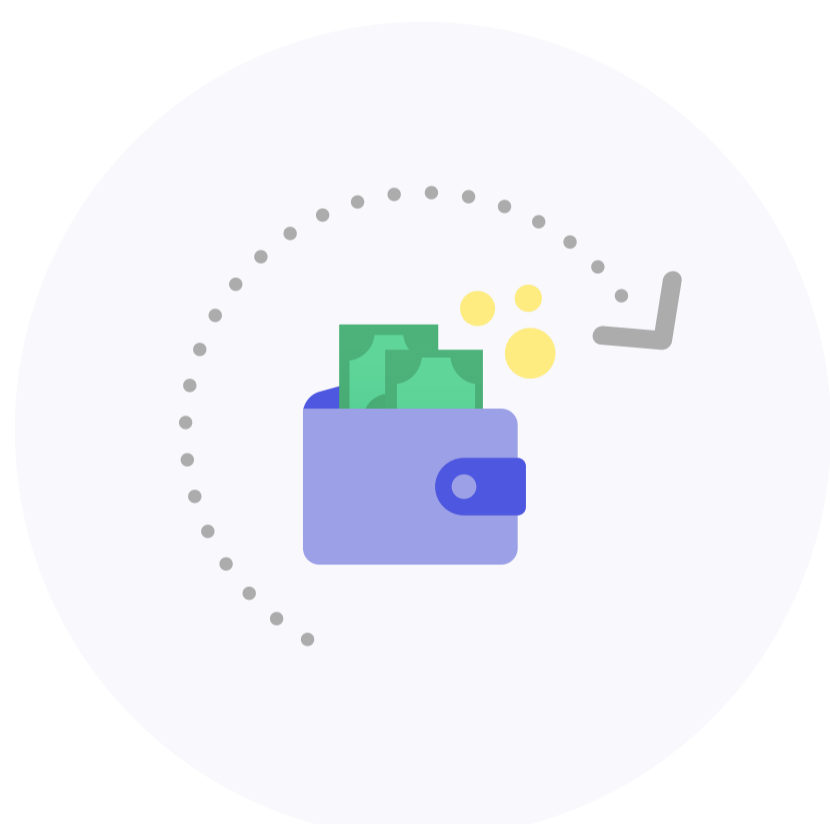
Our Personal Loans Unit Trust gives investors the opportunity to earn a target return (net of fees and costs but before tax) of 4-7%, from a portfolio of prime fixed rate personal loans originated by SocietyOne. Interest is credited monthly.

The Trust is an unregistered management investment scheme, open to investment for wholesale investors. Our creditworthy customers are digitally savvy. Our simple application process and competitive pricing are key to our success in driving consistent loan origination growth.



### Proven Asset Classes

We target bank grade prime borrowers with the individual interest rate determined by their personal circumstances. Our customers borrow an average of \$20,000 per loan, based on loan terms of 2,3, 5 or 7 years.



### Liquidity

Whilst we recommend investors treat their investment in a personal loan portfolio with a 3-5 year time horizon, the trust will offer liquidity (subject to certain conditions) for investors who hold their investments beyond 12 months.

### Managed For Return Smoothing

The target return (net of fees and costs but before tax) for the loan portfolio is at least 4-7% p.a.

The Trust structure will include a reserve to smooth returns during periods of volatility as the loan portfolio grows and the default and arrears profile matures.

The reserve mechanism will also allow investors to earn higher returns should the Trust outperform the target return.



## Key Facts

Trustee	SocietyOne Australia Pty Ltd (ABN 44 151 627 977) as an authorised representative of its related entity SocietyOne Management Pty Limited which holds an Australian Financial Services Licence (No. 477365) SocietyOne Australia Pty Ltd also holds an Australian Credit Licence (No 423660)
Reserve Manager	SocietyOne Investments Pty Ltd (ABN 89 613 666 765)
Asset Classes	Alternative fixed income
Target Investment Return	A base of 6.0% per annum, after fees, costs and losses but before taxes
Trustee	SocietyOne Australia Pty Ltd (ABN 44 151 627 977) as an authorised representative of its related entity SocietyOne Management Pty Limited which holds an Australian Financial Services Licence (No. 477365) SocietyOne Australia Pty Ltd also holds an Australian Credit Licence (No 423660)
Reserve Manager	SocietyOne Investments Pty Ltd (ABN 89 613 666 765)
Asset Classes	Alternative fixed income
Target Investment Return	A base of 6.0% per annum, after fees, costs and losses but before taxes
Trustee	SocietyOne Australia Pty Ltd (ABN 44 151 627 977) as an authorised representative of its related entity SocietyOne Management Pty Limited which holds an Australian Financial Services Licence (No. 477365) SocietyOne Australia Pty Ltd also holds an Australian Credit Licence (No 423660)
Reserve Manager	SocietyOne Investments Pty Ltd (ABN 89 613 666 765)
Asset Classes	Alternative fixed income
Target Investment Return	A base of 6.0% per annum, after fees, costs and losses but before taxes