

# 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.

SocietyOne is a wholly owned subsidiary of ASX-listed MoneyMe Ltd. MoneyMe is a leading player in the digital consumer finance sector. It uses its proprietary technology platform and AI to deliver highly automated innovative products and customer experiences. Founded in 2013, MoneyMe has originated over A\$1 billion in loans through its risk-based lending platform, complementing the \$1.2 billion in loans originated by SocietyOne in the same period.



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 4-6%, from a portfolio of prime fixed rate personal loans originated by SocietyOne and other entities owned by MoneyMe Limited. 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 3-7 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 4-6% 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

<b>Trustee</b>	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)
<b>Reserve Manager</b>	SocietyOne Investments Pty Ltd (ABN 89 613 666 765)
<b>Asset Class</b>	Alternative fixed income
<b>Target Investment Return</b>	4.0% - 6.0% per annum, after fees, costs and losses but before taxes
<b>Base Fee and Expenses</b>	A 2.25% p.a. receivables management fee including for loan origination and servicing. Expenses will be recovered from the Trust at cost
<b>Reserve Level</b>	The Trust is designed to offer Investors in the Trust a stable and consistent income stream. To achieve this, returns above a monthly crediting rate are paid into a Reserve Account and these may be rebated to the Trust during later periods to help maintain a consistent return.
<b>Recommended Investment Timeframe</b>	A medium to long term investment of 3 to 5 years
<b>Offering Document</b>	Information Memorandum
<b>Investor Class</b>	Wholesale investors as defined in the Corporations Act
<b>Minimum Application</b>	\$100,000
<b>Applications</b>	Monthly allotment of Units
<b>Distribution</b>	Monthly return of interest from the loan investments (and reinvestment of loan principal)
<b>Redemptions</b>	Quarterly with one month to process (following a 12 month initial investment period), subject to available liquidity
<b>Unit Pricing</b>	Value of \$1.00 at issuance; thereafter targeted value of \$1.00 with a monthly valuation date