

SocietyOne Personal Loans Trust



Invest in a diversified portfolio of alternative fixed income assets.

About Us

Since 2013, MONEYME Ltd (ASX: MME) has been redefining consumer lending with smart technology, offering fast and innovative borrowing experiences. The acquisition of SocietyOne in 2022 brought together two of Australia's leading digital consumer lenders, accelerating profitability and growth.

We offer a diverse range of credit products through the MONEYME and SocietyOne brands, having originated over \$4 billion in loans to date. Our personal loan and car loan products appeal to creditworthy borrowers looking for simplicity, fair pricing, and flexibility.



About the Trust

The SocietyOne Personal Loans Trust targets a pre-tax return of 5.0% to 8.0% p.a. from a portfolio of unsecured and secured personal loans and secured auto loans originated by MONEYME and SocietyOne, and notes issued in revolving warehouse and term securitisation facilities. The Trust is an unregistered management investment scheme. With a track record of delivering consistent and strong returns, it offers wholesale investors a unique opportunity to diversify into an alternative fixed income asset class. Interest is credited monthly.

Trust Objective

The Trust is designed to offer investors a stable and consistent income stream from a diversified portfolio of high credit quality loan assets with underlying loan terms of up to 7 years.

Target Return	5.0% - 8.0% p.a. after fees, costs and losses but before tax
Asset Class	Alternative fixed income
Inception Date	December 2018
Eligible Investors	Wholesale and sophisticated investors
Trustee	AMAL Trustees Pty Ltd (AFSL 483459)
Investment Manager	SocietyOne Australia Pty Ltd as authorised representative of SocietyOne Investment Management (AFSL 477365)
Minimum Initial Investment	\$100,000
Additional Investments	\$10,000
Recommended Investment Timeframe	Medium to long term investment of 3 to 7 years
Offer Document	Information Memorandum available on request
Distributions	Monthly
Redemptions	Units may be redeemed after a 12-month initial investment period, subject to liquidity
Base Fees and Expenses	Trustee: higher of 0.3% or \$35,000 p.a. Investment Manager: 2.25% p.a. Expenses will be recovered from the Trust at cost (estimated to be 0.5% p.a.). Refer to the Information Memorandum for further information on fees
Unit Pricing	Value of \$1.00 at issuance; thereafter targeted value of \$1.00 with a monthly valuation date

Performance

Financial Year (ending 30 June)	Annualised return	RBA target cash rate (at 30 June)
2020	6.02%	0.25%
2021	4.87%	0.10%
2022	4.91%	0.85%
2023	4.98%	4.10%
2024	5.75%	4.35%
FY25 YTD	7.02%	4.35%

Why Invest



Alternative asset class

The Trust provides investors access to alternative asset classes that have traditionally been controlled by the banks.



Managed for stability

The Trust structure features a loss reserve that smooths returns during periods of loan asset volatility and allows for higher returns when performance exceeds targets.



Consistent performance

Despite official cash rate fluctuations over time, the Trust has consistently delivered strong returns since inception, earning a 'Very Strong' rating from Foresight Analytics for four consecutive periods.



Diversification

Returns are not highly correlated with equities or property and may provide a good source of diversification.

How to Invest and Apply

1

Complete the Application Form sent to you or made available online at www.societyone.com.au/invest and provide identification as required.

2

Complete the Commitment Agreement if you are an institutional investor (including banking organisations and non-SMSF fund managers).

3

Provide certified documents to establish Wholesale Client status.

4

Transfer in funds to the application account notified to you.

[Register Your Interest](#)

Disclaimer This document has been prepared by SocietyOne Australia Pty Ltd (ACN 151 627 977) as an authorised representative of SocietyOne Investment Management Pty Ltd (ACN 604 960 018) being the holder of an Australian Financial Services Licence No. 477365. No offer document has been registered in any jurisdiction in connection with the placing of the interests in the SocietyOne Personal Loans Trust. This document has been published in good faith based on the facts known at the time of preparation and does not purport to contain all relevant information in respect of the investment to which it relates. All information contained herein is for informational purposes only. Investors should be aware that past performance is not indicative of future performance. The document provides information about the SocietyOne Personal Loans Trust. The Trust is an unregistered managed investment scheme and investment is only available to wholesale clients. This Is NOT a Product Disclosure Statement. SocietyOne Australia Pty Ltd has prepared this information without taking into account the investment objectives, financial situation and particular needs of any particular person. Accordingly, any information given is not a recommendation that a particular course of action is suitable for any particular person and should not be regarded as investment advice. Before making an investment decision, each person must consider whether the advice is appropriate to their particular investment needs, objectives and financial circumstances, and if necessary, seek the assistance of an adviser.