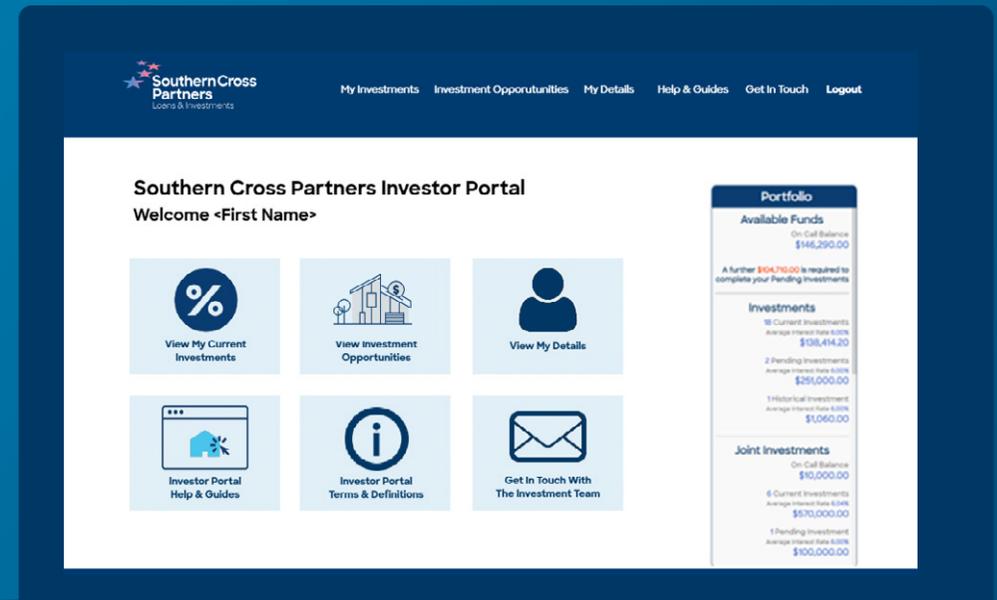




Investor portal 'how to' guide



How to deposit funds



1

You can begin investing by depositing funds directly into your On Call account.

Every investor has a specific **On Call** account number.

To find yours, and any other entity you have, navigate to the **My Investment** section.

You can do this by clicking the **View My Current Investments** tile.

Or by clicking **My Investments** in the navigation bar along the top of the portal page.

The screenshot displays the Southern Cross Partners Investor Portal interface. The navigation bar at the top includes links for Home, My Investments (highlighted with a red box), Investment Opportunities, My Details, Help & Guides, Contact Us, and Logout. The main content area features a grid of tiles: View New Opportunities, View My Current Investments (highlighted with a red box), View My Details, Investor Portal Terms & Definitions, Investor Portal Guides, and Contact the Investment Team. On the right side, there is a Portfolio section with Available Funds (On Call Balance \$30,000.00), Investments (2 Current Investments, Average Interest Rate 7.50%, \$100,000.00), and three pie charts: Investments by LVR, Investments by Type, and Investments by Region.

2

Select the **On Call** section and your On Call account number will be listed on the left.

When there are funds available to invest, there will be an amount showing in the **Balance** column.

The screenshot displays the Southern Cross Partners 'My Investments' interface. The 'ON CALL' tab is selected, showing a table of investment accounts. The table has columns for 'Account', 'Description', and 'Balance'. Two accounts are listed: A763 (Investor On Call Account, 50,000.00) and A748 (Investor On Call Account (The Demo Family Trust), 100,000.00). The right sidebar shows portfolio details including Available Funds (\$50,000.00), Investments (2 Current, Average Interest Rate 6.35%, \$322,600.00), and Associated Investments (5 Current, Average Interest Rate 7.05%, \$900,000.00; 3 Historical, Average Interest Rate 5.45%, \$600,000.00). A pie chart titled 'Investments by LVR' is also visible.

| Account | Description | Balance |
|---------|--|------------|
| A763 | Investor On Call Account | 50,000.00 |
| A748 | Investor On Call Account (The Demo Family Trust) | 100,000.00 |

3

When transferring funds with your bank provider.

Use this **On Call account number** as a reference, along with your name, when depositing funds into our trust account.

You can find our trust account number by clicking the **Contact the Investment Team** tile.

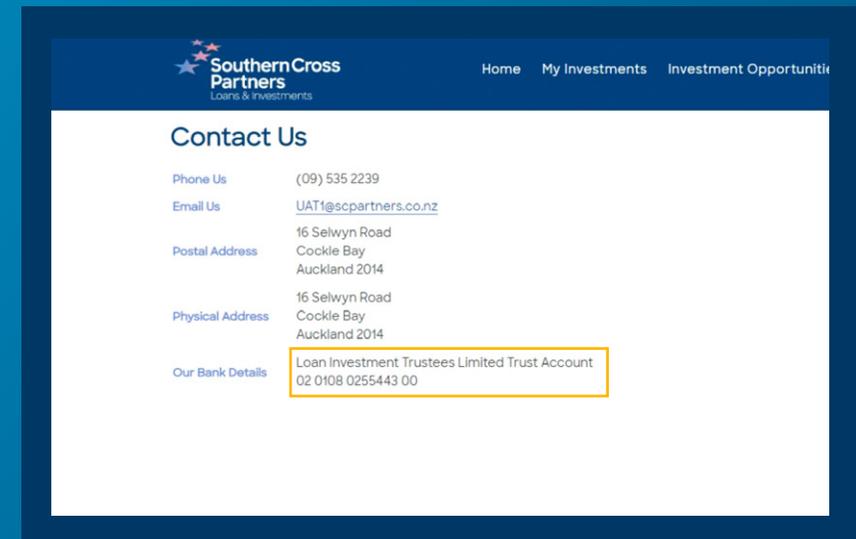
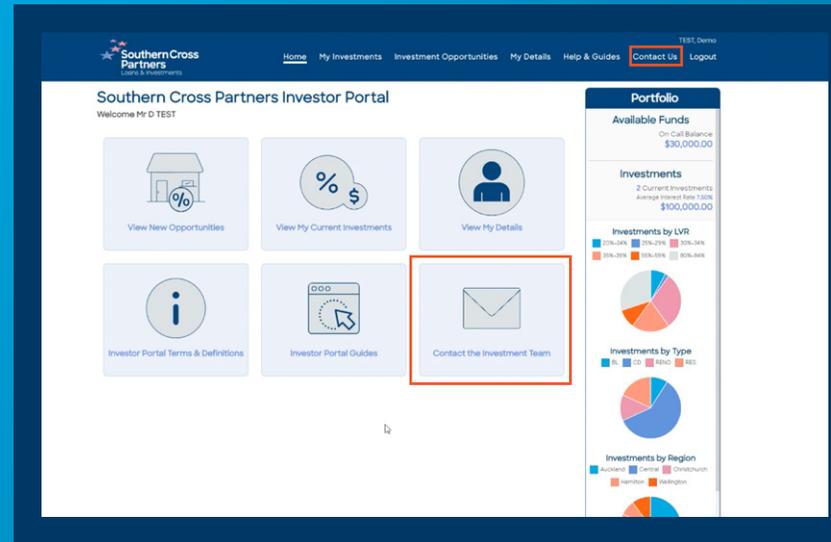
Or by clicking **Contact Us** in the navigation bar along the top of the portal page.

Here you will find our:

- Trust account name
- Account number

All funds are to be deposited into our trust account with your:

- Account name
- On Call account number as the reference



You can also find these details when you are at the **Request Investment** stage after you have reviewed and selected an investment.

For a refresher on how to execute these functions, read these guides:

[How to make an investment](#)

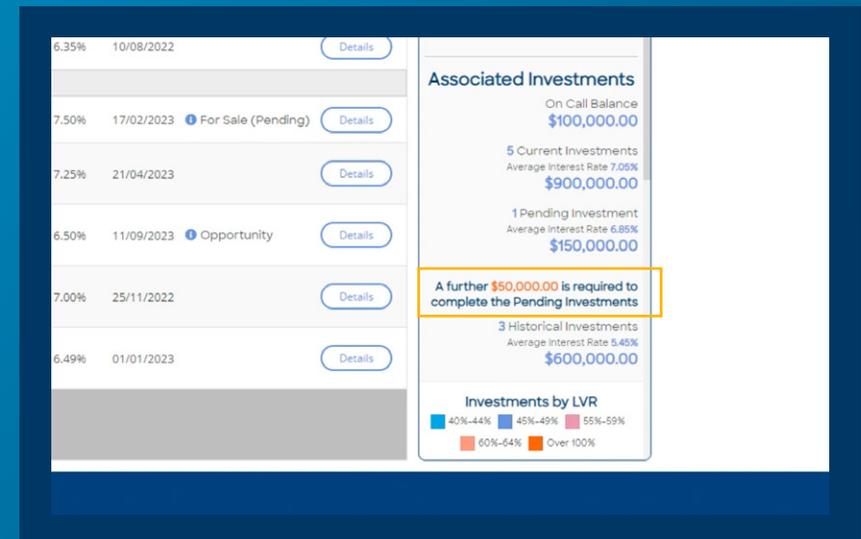
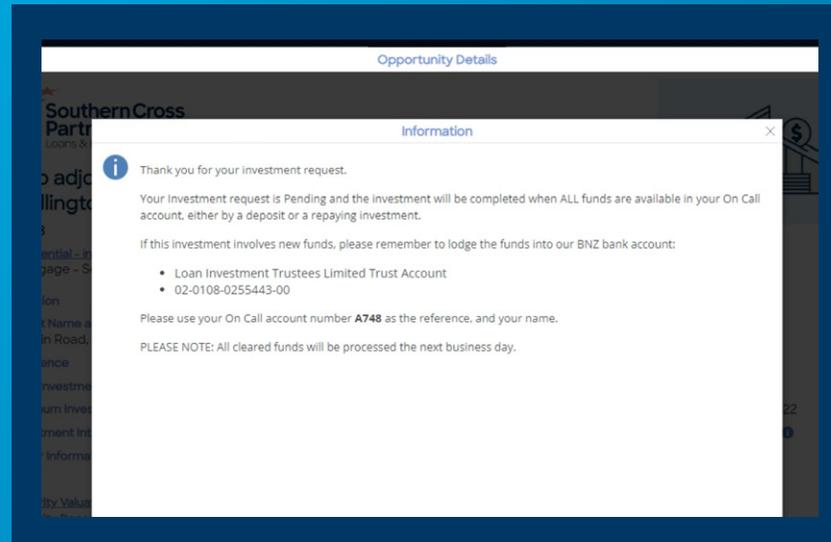
[How to read an investment listing](#)

Enter your desired amount on the chosen investment, confirm the On Call account to be used with the dropdown arrow, then select the blue **Request Investment** button in the bottom right hand corner.

The screenshot displays the 'Opportunity Details' window for a residential investment. The window is titled 'Opportunity Details' and features the Southern Cross Partners logo. The investment is identified as 'Two adjoining sites, with dwellings, Mt Wellington' with ID 40018. It is a 'Residential - Investment Mortgage - Serviced' located in Auckland. Key details include a total loan amount of \$1,527,500.00, an interest rate of 8.79%, and a loan-to-value ratio of 65%. The loan is fully serviced with a \$30,600.00 application fee. The loan drawdown date is Thursday, April 28, 2022, and the anticipated maturity date is Friday, April 28, 2023. The internal credit score is 1, and there is no secondary market transaction. Security valuations are provided for 58 Hamlin Road, Mount Wellington, Auckland, with a valuation of \$2,350,000.00 using a Reg Val method within 6 months, dated Wednesday, February 09, 2022. A checkbox is checked, indicating the user wishes to invest and has read and understood the information. A warning message states: 'Please select one of the available On Call Accounts. The new investment will be made in the name(s) of the Investor(s) listed on that On Call account. The investment will be completed when funds are available in the selected account, either by a deposit or a repaying investment.' Below this, the 'Amount to Invest' is set to 150,000.00 and the 'On Call Account' is A748. The investor's On Call Account (The Demo Family Trust) has a balance of \$100,000.00. At the bottom, there are 'Print', 'Cancel', and 'Request Investment' buttons. The 'Request Investment' button is highlighted with a red box.

A pop out window with additional information, including next steps, will open.

Until the deposit clears, a note will be added to your Portfolio section reminding you the amount of funds required to complete your **pending** investment transactions.



4

If you need to find our bank details again, navigate to the **My Investments** section.

You can do this by clicking the **View My Current Investments** tile.

Or by clicking **My Investments** in the navigation bar along the top of the portal page.

The screenshot displays the Southern Cross Partners Investor Portal interface. The navigation bar at the top includes links for Home, My Investments (highlighted with a red box), Investment Opportunities, My Details, Help & Guides, Contact Us, and Logout. The main content area features a grid of tiles: View New Opportunities, View My Current Investments (highlighted with a red box), View My Details, Investor Portal Terms & Definitions, Investor Portal Guides, and Contact the Investment Team. On the right side, there is a Portfolio section with Available Funds (\$30,000.00), Investments (2 Current Investments, Average Interest Rate 7.50%, \$100,000.00), and three pie charts: Investments by LVR, Investments by Type, and Investments by Region.

5

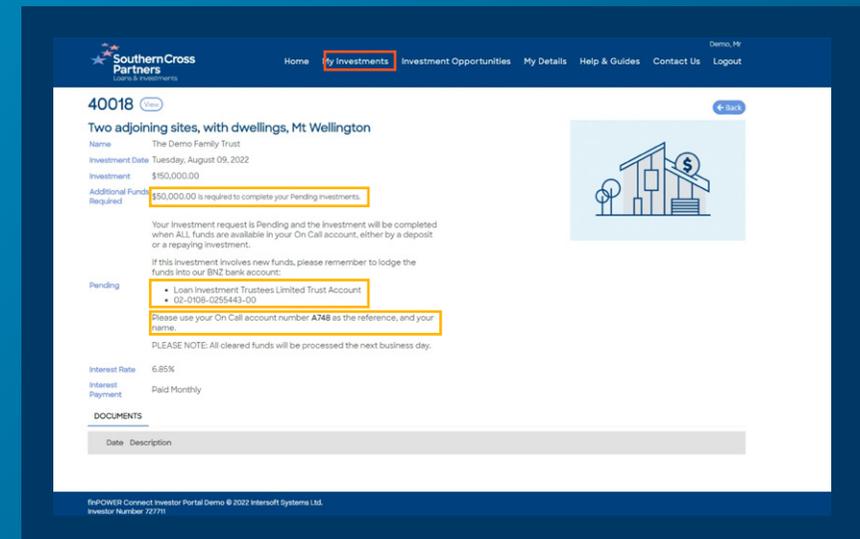
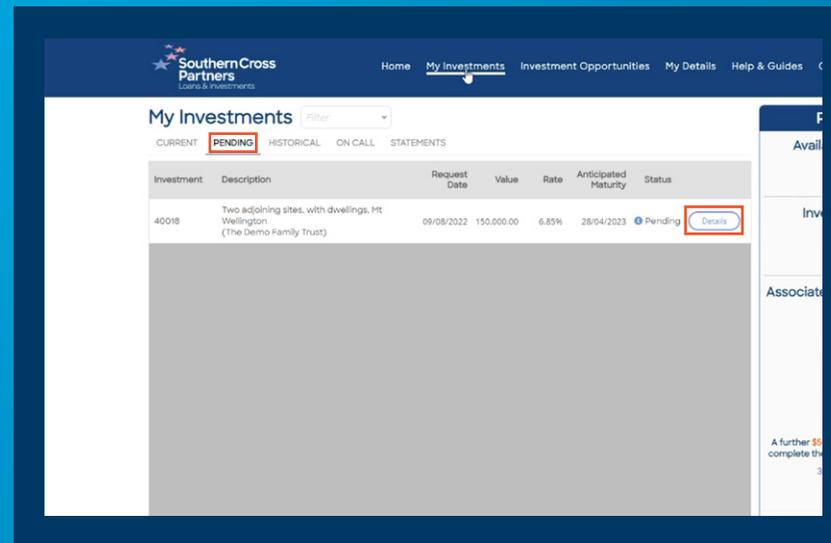
Under the **Pending** tab in the My Investments section:

Find the pending investment you made and click on the blue and white **Details** button.

Here you will see further information about the pending investment.

Next to **Additional Fund Required** you will see instructions to deposit funds including:

- Bank account number
- Payee name
- Reference requirements



Once your bank transfer has been cleared, your investment will process and appear in your **Current** investments tab in the My Investments section.

The screenshot displays the 'My Investments' section of the Southern Cross Partners website. The 'CURRENT' tab is selected and highlighted. The table below lists various investment opportunities, categorized into 'Owned' and 'Associated'.

| Investment | Description | Investment Date | Value | Rate | Anticipated Maturity | Status |
|-------------------|--|-----------------|------------|-------|----------------------|--------------------|
| Owned | | | | | | |
| 40037 | Two adjoining sites, with dwellings, Papatoetoe | 09/08/2022 | 50,000.00 | 6.35% | 30/06/2023 | Opportunity |
| 11937 | Erica Pabst Way Island Bay Wellington City | 10/09/2021 | 272,600.00 | 6.35% | 10/08/2022 | |
| Associated | | | | | | |
| 40041 | Williamson Avenue, Belmont (The Demo Family Trust) | 24/05/2022 | 200,000.00 | 7.50% | 17/02/2023 | For Sale (Pending) |
| 40017 | Hamurana Place, Te Atatu Peninsula, Auckland (The Demo Family Trust) | 11/05/2022 | 300,000.00 | 7.25% | 21/04/2023 | |
| 12050 | Pempsey Street Silverstream Upper Hutt (The Demo Family Trust) | 15/03/2022 | 100,000.00 | 6.50% | 11/09/2023 | Opportunity |
| 11865 | Richards Avenue Forrest Hill - North Shore (The Demo Family Trust) | 04/06/2021 | 150,000.00 | 7.00% | 25/11/2022 | |
| 11879 | Wairarapa TerraceMerivaleChristchurch (The Demo Family Trust) | 04/06/2021 | 150,000.00 | 6.49% | 01/01/2023 | |

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.

