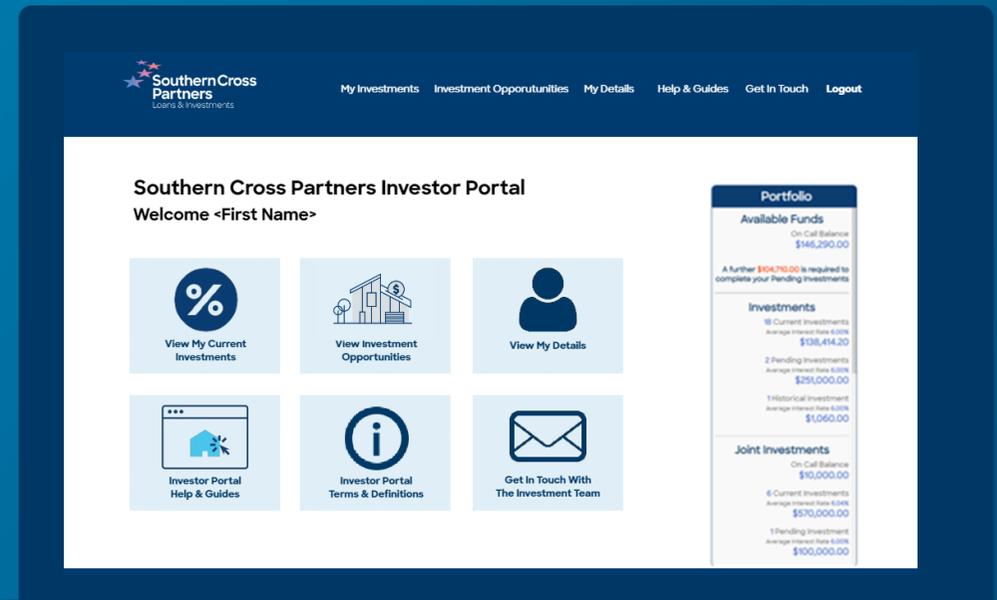




# Investor portal 'how to' guide



# How to invest in a loan



1

Log into the investor portal with your **Client ID** and **password**.

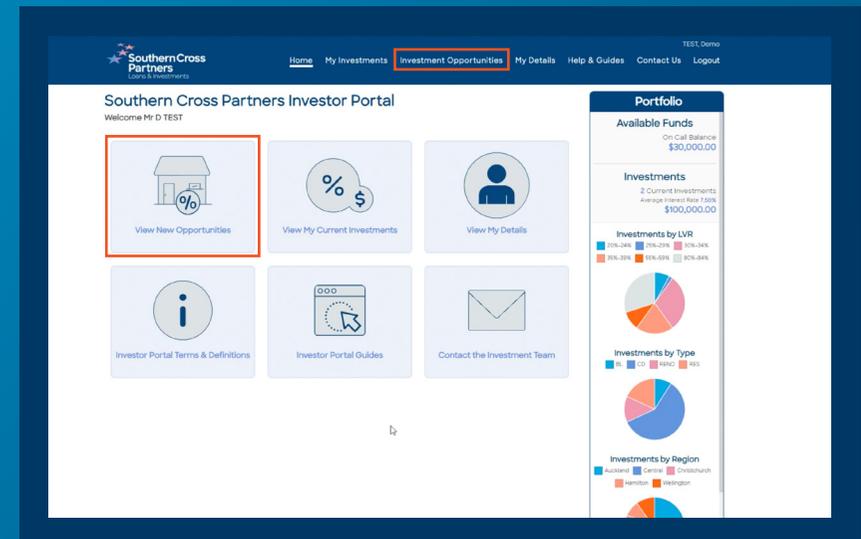
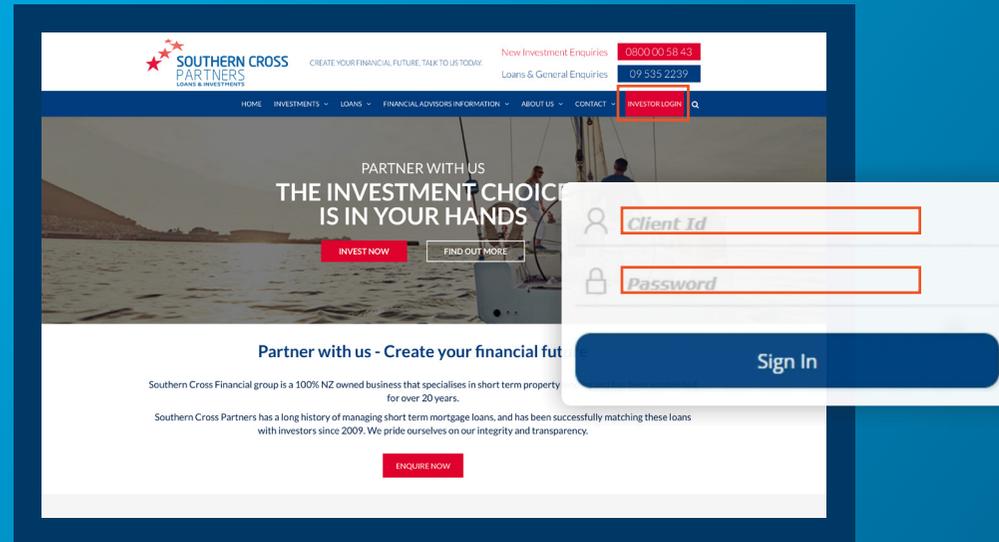
Click **Sign In**.

2

Navigate to the **Investment Opportunities** section.

You can do this by clicking the **View New Opportunities** tile.

Or by clicking **Investment Opportunities** in the navigation bar along the top of the portal page.

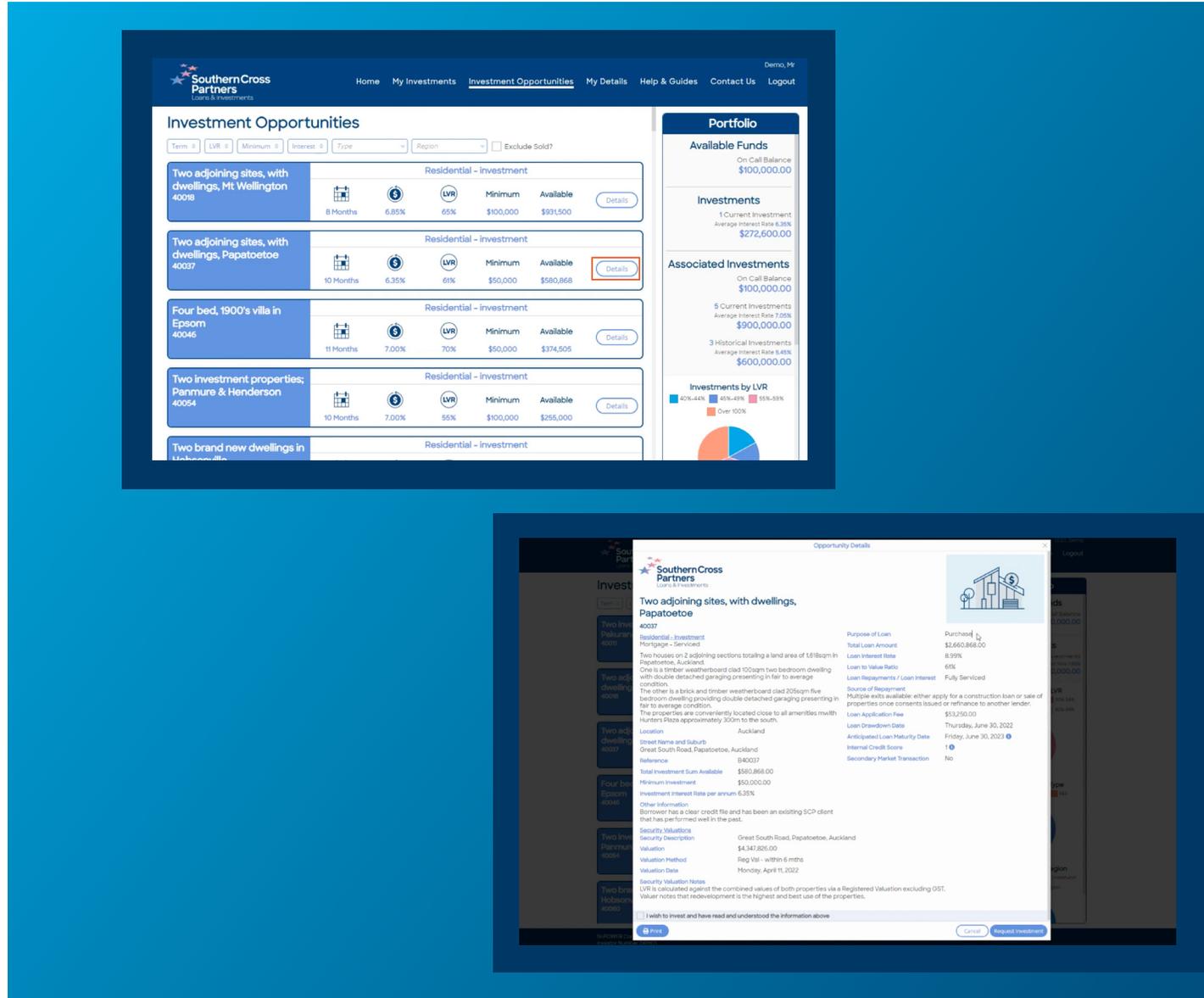


3

In the **Investment Opportunities** section, you will see all current available investment opportunities.

Once you have selected a loan you would like to know more about and invest in, click on the **Details** button.

This will take you to a pop out box with further information about the opportunity on offer.



4

Once you have reviewed the loan details and would like to invest in it:

Tick the **check box** on the bottom left hand side of the window which says:

**'I wish to invest and have read and understood the information above'**

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**Opportunity Details**

**Two adjoining sites, with dwellings, Papatoetoe**  
40037

**Residential - Investment**  
Mortgage - Serviced

Purpose of Loan: Purchased

Total Loan Amount: \$2,660,868.00

Loan Interest Rate: 8.99%

Loan to Value Ratio: 61%

Loan Repayments / Loan Interest: Fully Serviced

Source of Repayment: Multiple exits available; either apply for a construction loan or sale of properties once consents issued or refinancing to another lender.

Loan Application Fee: \$53,250.00

Loan Drawdown Date: Thursday, June 30, 2022

Anticipated Loan Maturity Date: Friday, June 30, 2023

Internal Credit Score: 1

Secondary Market Transaction: No

Location: Auckland

Street Name and Suburb: Great South Road, Papatoetoe, Auckland

Reference: B40037

Total Investment Sum Available: \$580,868.00

Minimum Investment: \$50,000.00

Investment Interest Rate per annum: 6.35%

Other Information: Borrower has a clear credit file and has been an existing SCP client that has performed well in the past.

Security Valuations

Security Description: Great South Road, Papatoetoe, Auckland

Valuation: \$4,347,826.00

Valuation Method: Reg Val - within 6 mths

Valuation Date: Monday, April 11, 2022

Security Valuation Notes: LVR is calculated against the combined values of both properties via a Registered Valuation excluding GST. Valuer notes that redevelopment is the highest and best use of the properties.

I wish to invest and have read and understood the information above

Print Cancel Request Investment

## 5

A secondary set of boxes will pop up underneath requesting your **desired investment** amount.

Enter your investment amount in full in the **left hand box**.

Confirm the desired **On Call** account you wish the funds to be drawn from in the **right hand box**.

If you have multiple accounts with us, you can choose the one you want to use by clicking the dropdown arrow.

The screenshot displays a loan application form for a residential investment mortgage. The form is divided into several sections:

- Property Details:** Residential - investment Mortgage - Serviced. Two houses on 2 adjoining sections totaling a land area of 1,618sqm in Papatoetoe, Auckland. One is a timber weatherboard clad 100sqm two bedroom dwelling with double detached garaging presenting in fair to average condition. The other is a brick and timber weatherboard clad 205sqm five bedroom dwelling providing double detached garaging presenting in fair to average condition. The properties are conveniently located close to all amenities mwith Hunters Plaza approximately 300m to the south.
- Location:** Auckland
- Street Name and Suburb:** Great South Road, Papatoetoe, Auckland
- Reference:** B40037
- Total Investment Sum Available:** \$580,868.00
- Minimum Investment:** \$50,000.00
- Investment Interest Rate per annum:** 6.25%
- Purpose of Loan:** Purchase
- Total Loan Amount:** \$2,660,868.00
- Loan Interest Rate:** 8.99%
- Loan to Value Ratio:** 61%
- Loan Repayments / Loan Interest:** Fully Serviced
- Source of Repayment:** Multiple exits available: either apply for a construction loan or sale of properties once consents issued or refinance to another lender.
- Loan Application Fee:** \$53,250.00
- Loan Drawdown Date:** Thursday, June 30, 2022
- Anticipated Loan Maturity Date:** Friday, June 30, 2023
- Internal Credit Score:** 1
- Secondary Market Transaction:** No

At the bottom of the form, there is a section for investment selection:

- I wish to invest a
- Please select one of
- The Investment will be
- Amount to Invest
- 50,000.00
- Investor On Call Account (The Demo Family Trust) Balance \$100,000.00
- Investor On Call Account Balance \$100,000.00
- Print
- Cancel
- Request Investment

## 6

Once this is complete click the blue **Request Investment** button in the bottom right hand corner.

If you have sufficient funds in your account your investment will be made within 24 hours.

You will then be redirected back to the **Investment Opportunities** page, with details of your loan appearing in the **Portfolio** section on the right side of the screen.

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Loans & Investments

**Two adjoining sites, with dwellings, Papatoetoe**  
40037

Residential - Investment  
Mortgage - Serviced

Two houses on 2 adjoining sections totaling a land area of 1618sqm in Papatoetoe, Auckland.  
One is a timber weatherboard clad 100sqm two bedroom dwelling with double detached garaging presenting in fair to average condition.  
The other is a brick and timber weatherboard clad 205sqm five bedroom dwelling providing double detached garaging presenting in fair to average condition.  
The properties are conveniently located close to all amenities mwth Hunters Plaza approximately 300m to the south.

Location Auckland  
Street Name and Suburb Great South Road, Papatoetoe, Auckland  
Reference B40037  
Total Investment Sum Available \$580,868.00  
Minimum Investment \$50,000.00  
Investment Interest Rate per annum 6.35%

Purpose of Loan Purchase  
Total Loan Amount \$2,660,868.00  
Loan Interest Rate 8.99%  
Loan to Value Ratio 61%  
Loan Repayments / Loan Interest Fully Serviced

Source of Repayment  
Multiple exits available: either apply for a construction loan or sale of properties once consents issued or refinace to another lender.  
Loan Application Fee \$53,250.00  
Loan Drawdown Date Thursday, June 30, 2022  
Anticipated Loan Maturity Date Friday, June 30, 2023  
Internal Credit Score 1  
Secondary Market Transaction No

I wish to invest and have read and understood the information above

Please select one of the available On Call Accounts. The new investment will be made in the name(s) of the investors 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.

Amount to Invest: 50,000 On Call Account: A763

**Confirm**

**Request Investment**

Are you sure you want to request this investment?

## 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](mailto: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.

