



# Investor portal 'how to' guide



# How to read an investment listing

**Southern Cross Partners**  
Loans & Investments

My Investments | Investment Opportunities | My Details | Help & Guides | Get In Touch | Logout

### Southern Cross Partners Investor Portal

Welcome <First Name>

**View My Current Investments**

**View Investment Opportunities**

**View My Details**

**Investor Portal Help & Guides**

**Investor Portal Terms & Definitions**

**Get In Touch With The Investment Team**

#### Portfolio

**Available Funds**  
On Call Balance  
\$146,290.00

A further \$64,760.00 is required to complete your Pending Investments

**Investments**

18 Current Investments  
Average Interest Rate 6.00%  
\$38,494.92

2 Pending Investments  
Average Interest Rate 6.00%  
\$25,000.00

1 Historical Investment  
Average Interest Rate 6.00%  
\$1,060.00

**Joint Investments**  
On Call Balance  
\$10,000.00

6 Current Investments  
Average Interest Rate 6.00%  
\$570,000.00

1 Pending Investment  
Average Interest Rate 6.00%  
\$100,000.00

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.

The image displays two screenshots of the Southern Cross Partners Investor Portal. The top screenshot shows the login page with a 'Sign In' button highlighted. The bottom screenshot shows the 'Investment Opportunities' section of the portal, with the 'View New Opportunities' tile highlighted.

**Step 1: Login**

The login page features the Southern Cross Partners logo and navigation menu. A 'Sign In' button is highlighted in the top right corner. The main content area includes a 'PARTNER WITH US' banner and a 'Sign In' button.

**Step 2: Investment Opportunities**

The 'Investment Opportunities' section is highlighted in the navigation bar. The main content area includes a 'View New Opportunities' tile, which is highlighted with a red box. Other tiles include 'View My Current Investments', 'View My Details', 'Investor Portal Terms & Definitions', 'Investor Portal Guides', and 'Contact the Investment Team'.

**Portfolio Summary**

The 'Portfolio' section on the right side of the page provides a summary of the investor's funds and investments. It includes:

- Available Funds:** On Call Balance \$30,000.00
- Investments:** 2 Current Investments, Average Interest Rate 7.00%, \$100,000.00
- Investments by LVR:** A bar chart showing the distribution of investments across different LVR ranges.
- Investments by Type:** A pie chart showing the distribution of investments across different types.
- Investments by Region:** A pie chart showing the distribution of investments across different regions.

3

Navigate to the listing you would like to find more information about and click the blue and white **Details** button.

**Southern Cross Partners**  
Loans & Investments

Home My Investments Investment Opportunities My Details Help & Guides Contact Us Logout

TEST, Demo

### Investment Opportunities

Term ▾ LVR ▾ Minimum ▾ Interest ▾ Type ▾ Region ▾  Exclude Sold?

| Property Description                                     | Term      | Interest | LVR | Minimum   | Available | Details |
|--|-----------|----------|-----|-----------|-----------|---------|
| Two investment properties; Pakuranga & Massey 40011      | 8 Months  | 6.50%    | 53% | \$63,905  | \$63,905  | Details |
| Two adjoining sites, with dwellings, Mt Wellington 40018 | 8 Months  | 6.85%    | 65% | \$100,000 | \$931,500 | Details |
| Two adjoining sites, with dwellings, Papatoetoe 40037    | 10 Months | 6.35%    | 61% | \$50,000  | \$580,868 | Details |
| Four bed, 1900's villa in Epsom 40046                    | 11 Months | 7.00%    | 70% | \$50,000  | \$374,505 | Details |
| Two investment properties;                               |           |          |     |           |           |         |

**Portfolio**

**Available Funds**  
On Call Balance  
\$30,000.00

**Investments**  
2 Current Investments  
Average Interest Rate 7.50%  
\$100,000.00

**Investments by LVR**

- 20%-24%
- 25%-29%
- 30%-34%
- 35%-39%
- 55%-59%
- 80%-84%

**Investments by Type**

- BL
- CD
- RENO
- RES

## 4

A pop out box will appear.

Here you will see further specific details about the loan to inform your investment decision.

Each investment opportunity includes:

- Loan category
- Type of mortgage held on the loan
- A detailed description of the property

First mortgages are held in trust for investors and means that SCP's financial interests in the property are placed ahead of any other party.

The screenshot shows a web application interface for Southern Cross Partners Loans & Investments. A pop-up window titled "Opportunity Details" is displayed over a list of investment opportunities. The pop-up provides detailed information for a specific investment opportunity.

**Southern Cross Partners Loans & Investments**

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

40037

**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:** 6.35%

**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.

**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

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

[Print](#) [Cancel](#) [Request Investment](#)

On the left side, you will find:

- Property's location and address
- Total investment sum available
- Minimum investment value
- Interest rate of the investment
- 'Additional Information' section any additional notes
- Property valuation
- Valuation date
- Valuation method

If there are multiple security properties, they'll be shown individually. We can use a range of valuations including:

- A registered valuation
- A comparative market analysis
- A real estate appraisal
- A sale and purchase agreement

Two houses on 2 adjoining sections totalling 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.

|   |   |  |   |
|---|---|--|---|
| <b>Location</b>                           | Auckland  | <b>Loan Interest Rate</b>              | 8.99%   |
| <b>Street Name and Suburb</b>             | Great South Road, Papatoetoe, Auckland  | <b>Loan to Value Ratio</b>             | 61%   |
| <b>Reference</b>                          | B40037  | <b>Loan Repayments / Loan Interest</b> | Fully Serviced  |
| <b>Total Investment Sum Available</b>     | \$580,868.00  | <b>Source of Repayment</b>             | Multiple exits available: either apply for a construction loan or sale of properties once consents issued or refinance to another lender. |
| <b>Minimum Investment</b>                 | \$50,000.00   | <b>Loan Application Fee</b>            | \$53,250.00   |
| <b>Investment Interest Rate per annum</b> | 6.35%   | <b>Loan Drawdown Date</b>              | Thursday, June 30, 2022   |
| <b>Other Information</b>                  | Borrower has a clear credit file and has been an existing SCP client that has performed well in the past.   | <b>Anticipated Loan Maturity Date</b>  | Friday, June 30, 2023 ⓘ   |
| <b>Security Valuations</b>                |   | <b>Internal Credit Score</b>           | 1 ⓘ   |
| <b>Security Description</b>               | Great South Road, Papatoetoe, Auckland  | <b>Secondary Market Transaction</b>    | No  |
| <b>Valuation</b>                          | \$4,347,826.00  |  |   |
| <b>Valuation Method</b>                   | Reg Val - within 6 mths   |  |   |
| <b>Valuation Date</b>                     | Monday, April 11, 2022  |  |   |
| <b>Security Valuation Notes</b>           | 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. |  |   |

## On the right side:

Here you'll see a range of specifics about the loan, from the purpose of the loan through to the loan's application fee and start date.

**The loan interest rate** is the interest rate of the loan charged to the borrower (not the interest rate of the investment).

**The loan-to-value ratio (LVR)** is the loan amount as a percentage of the property value. The lower the LVR percentage, the more equity the borrower has.

How the loan will be repaid is usually through refinancing to another lender or selling the property.

**Opportunity Details**

**Loan Details**

|                                 |   |
|---------------------------------|---|
| 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  |

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## Learn more.

For more information about the anticipated loan maturity date or how the internal credit score is calculated.

Click on the small blue **i** icon to read further information.

The **anticipated loan maturity date** is only a guide and isn't the confirmed date funds will be repaid to you. The actual loan term could be shorter or longer.

The **internal credit** score is on a scale from one to five and is calculated internally by SCP as part of the loan assessment process.

Click **OK** to return to the **Opportunity details** screen.

For further definition of any terms used in the investment details page, click on the Help and Guides section once logged into the portal.

|                                 |   |
|---------------------------------|---|
| 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 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 <b>i</b>  |
| Internal Credit Score           | <b>1</b> <b>i</b>   |
| Secondary Market Transaction    | No  |

**Information**

**i Anticipated Loan Maturity Date**

The date the borrower has agreed they need the funds until.

This date however is **indicative only** as a borrower may repay early or can apply to extend the term.

**NOTE: Funds are not automatically repaid on this date.**

**OK**

## 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)

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