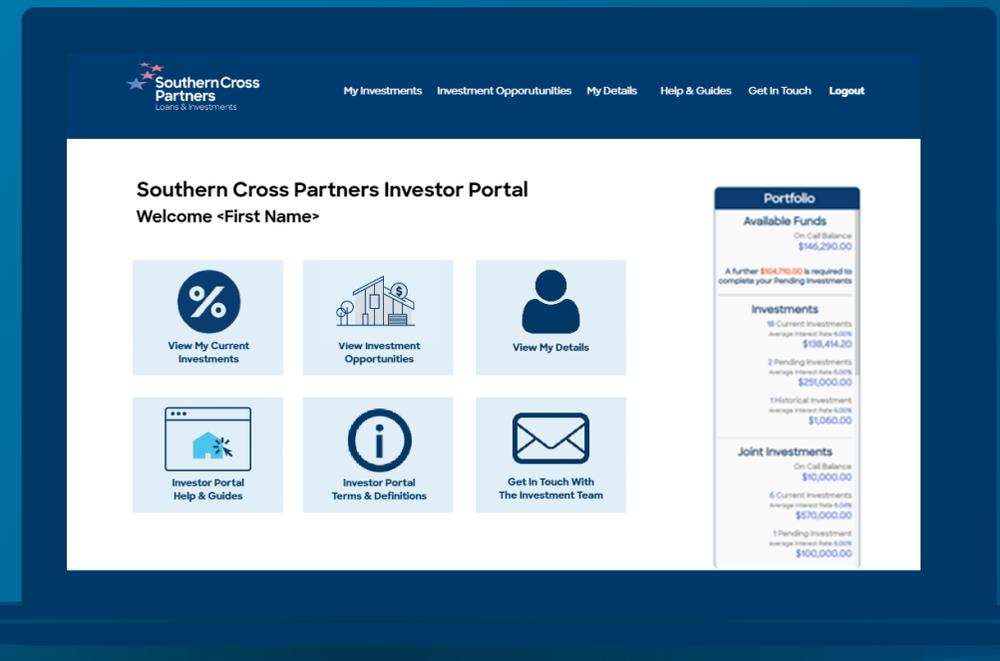




Investor portal 'how to' guide



How to view investment opportunities



1

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

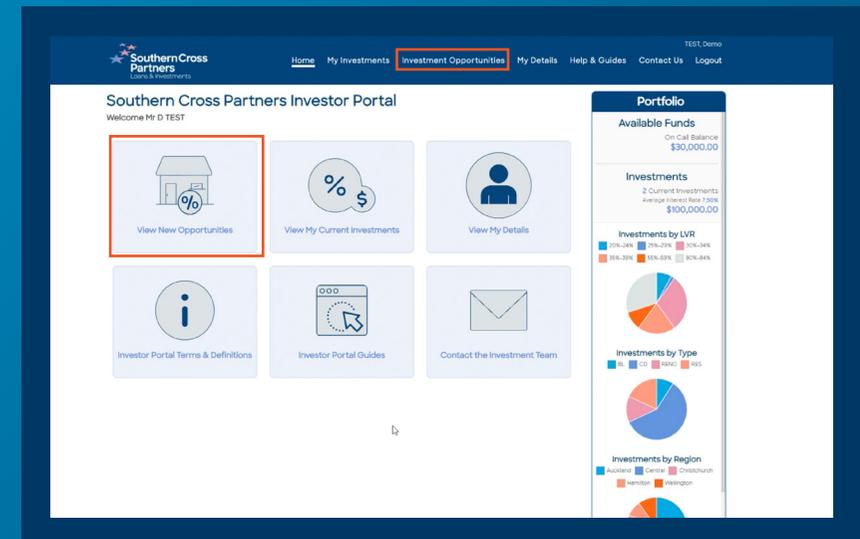
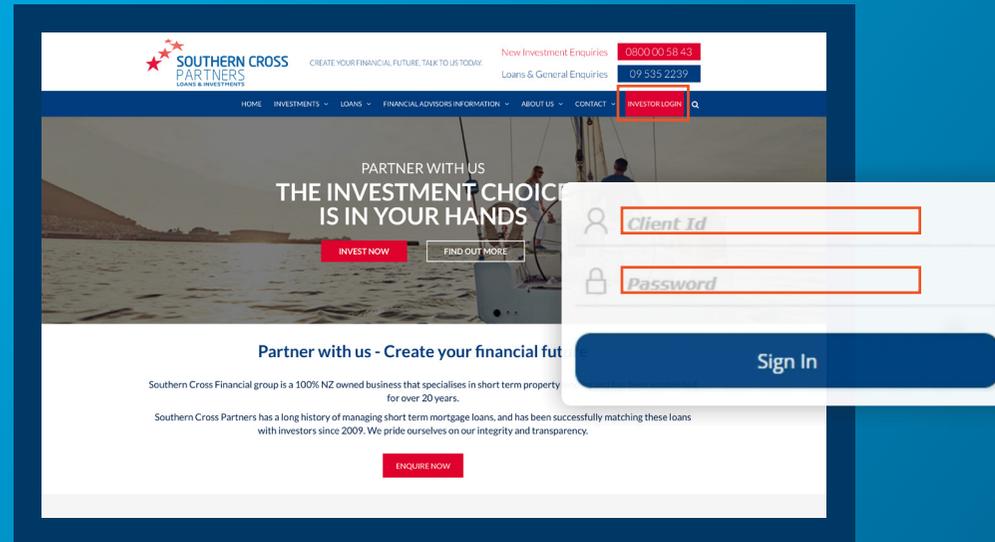
Click **Sign In**.

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 investment opportunities available to invest in.

Here you can see a brief description of the:

- Property location
- Term of the loan
- Interest rate
- Loan-to-value ratio (LVR)
- Minimum investment amount
- Available loan remaining

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 Rate	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; Panmure & Henderson						Details

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

EL CD RENO RES

4

Investment Opportunities can be filtered by category.

Click the desired button underneath the **Investment Opportunities** header.

You can filter by:

- Term
- LVR
- Minimum investment
- Interest rate
- Property/loan type
- Region

The screenshot displays the Southern Cross Partners website interface for viewing investment opportunities. The main navigation bar includes 'Home', 'My Investments', 'Investment Opportunities' (highlighted with a red box), 'My Details', 'Help & Guides', 'Contact Us', and 'Logout'. The 'Investment Opportunities' section features a filter bar with dropdown menus for 'Term', 'LVR', 'Minimum', 'Interest', 'Type', and 'Region', along with an 'Exclude Sold?' checkbox. Below the filter bar, a list of investment opportunities is shown, each with a description, property type, term, interest rate, LVR, minimum investment, and available amount. The right-hand side of the dashboard includes a 'Portfolio' section with 'Available Funds' (\$30,000.00), 'Investments' (2 Current Investments, Average Interest Rate 7.50%, \$100,000.00), and two charts: 'Investments by LVR' and 'Investments by Type'.

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

5

How to Filter.

Click once to filter investments from lowest to **highest** by that specific category.

Click again to filter from highest to **lowest**.

There is also a tick box to hide sold investments. To do this click the square box next to **Exclude Sold?**

The screenshot displays the Southern Cross Partners Investment Opportunities interface. The main content area lists several investment opportunities, each with a brief description, location, term, interest rate, LVR, minimum investment, and available amount. The 'Interest' filter is set to '↑', and the 'Exclude Sold?' checkbox is checked. The right-hand sidebar provides a summary of the portfolio, including available funds, current investments, and two pie charts showing the distribution of investments by LVR and by type.

Investment Description	Location	Term	Interest Rate	LVR	Minimum	Available
Two brand new dwellings in Hobsonville	Hobsonville 40060	10 Months	7.25%	69%	\$50,000	\$366,815
Four bed, 1900's villa in Epsom	Epsom 40046	11 Months	7.00%	70%	\$50,000	\$374,505
Two investment properties; Panmure & Henderson	Panmure & Henderson 40054	10 Months	7.00%	55%	\$100,000	\$1,224,347
Two adjoining sites, with dwellings, Mt Wellington	Mt Wellington 40018	8 Months	6.85%	65%	\$100,000	\$931,500
Two investment properties;						

6

To find more information about an individual investment opportunity.

Click **Details** button.

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

The screenshot displays the Southern Cross Partners Investment Opportunities dashboard. The main content area lists several investment opportunities, each with a 'Details' button. The first opportunity, 'Two brand new dwellings in Hobsonville 40060', has its 'Details' button highlighted with a red box. The dashboard also includes a sidebar with Portfolio information, such as Available Funds (\$30,000.00) and Investments by LVR and Type.

Investment Opportunity	Term	LVR	Interest	Minimum	Available	Details
Two brand new dwellings in Hobsonville 40060	10 Months	69%	7.25%	\$50,000	\$366,815	Details
Four bed, 1900's villa in Epsom 40046	11 Months	70%	7.00%	\$50,000	\$374,505	Details
Two investment properties; Panmure & Henderson 40054	10 Months	55%	7.00%	\$100,000	\$1,224,347	Details
Two adjoining sites, with dwellings, Mt Wellington 40018	8 Months	65%	6.85%	\$100,000	\$931,500	Details
Two investment properties; Delmona & Mason						Details

Portfolio Summary:

- Available Funds: On Call Balance \$30,000.00
- Investments: 2 Current Investments, Average Interest Rate 7.50%, Total Value \$100,000.00
- Investments by LVR: Pie chart showing distribution across LVR ranges (20%-24%, 25%-29%, 30%-34%, 35%-39%, 55%-59%, 80%-84%).
- Investments by Type: Pie chart showing distribution across types (BL, CD, RENO, RES).

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 invest in a loan](#)

[How to read an investment listing](#)

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 title is 'Two adjoining sites, with dwellings, Mt Wellington' with ID 40018. The loan type is 'Residential - investment Mortgage - Serviced'. The location is Auckland, with the street name and suburb being Hamlin Road, Mount Wellington, Auckland. The reference is B40018. The total investment sum available is \$931,500.00, with a minimum investment of \$100,000.00 and an investment interest rate of 6.85% per annum. The purpose of the loan is 'Purchase' for a total amount of \$1,527,500.00 at an interest rate of 8.79%. The loan-to-value ratio is 65%, and it is fully serviced. The loan application fee is \$30,600.00, and the loan drawdown date is Thursday, April 28, 2022. The anticipated loan maturity date is Friday, April 28, 2023. The internal credit score is 1, and there is no secondary market transaction. The security description is '58 Hamlin Road, Mount Wellington, Auckland' with a valuation of \$2,350,000.00. The valuation method is 'Reg Val - within 6 mths' and the valuation date is Wednesday, February 09, 2022. A checkbox is checked, indicating the user wishes to invest and has read and understood the information. A note states that the investment will be completed when funds are available in the selected On Call account. The amount to invest is \$150,000.00, and the On Call Account is A748, with a balance of \$100,000.00. The window includes a 'Print' button and a 'Request Investment' button, which is highlighted with a red box.

Field	Value
Location	Auckland
Street Name and Suburb	Hamlin Road, Mount Wellington, Auckland
Reference	B40018
Total Investment Sum Available	\$931,500.00
Minimum Investment	\$100,000.00
Investment Interest Rate per annum	6.85%
Other Information	
Security Valuations	
Security Description	58 Hamlin Road, Mount Wellington, Auckland
Valuation	\$2,350,000.00
Valuation Method	Reg Val - within 6 mths
Valuation Date	Wednesday, February 09, 2022

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.

