

Important Information

Fees and expenses

This below sets out certain fees, costs and expenses of the Facility Agent (Simple Property Loans Pty Ltd ACN 661 500 518) (**Simple Property Loans**).

Type of fee or cost	Amount	How and when paid
Facility Agent Costs: The fees and costs of managing your investment	Facility Agent Fee of 0.99% per annum (including GST) of Loan Amount	The Facility Agent Fee is calculated on a monthly basis and payable quarterly in arrears at the end of each calendar quarter.
Performance Fee:	Performance Fee is 50% of any Surplus Recovery (plus GST)	The Performance Fee is calculated and paid once the last recovery in respect of the loan has been received.

Loan Establishment Fees

In addition to the fees paid by the Investors, the Facility Agent may receive establishment fees from the Borrower who enters the loan. The Borrower typically pays an establishment fee of between 1.00% and 2.00% plus GST on the Principal Amount. This fee is paid from the settlement proceeds of the loan and a portion of this amount may be paid to an introducer if approved by the Facility Agent.

Reimbursable Expenses

The Borrower is liable to pay any out-of-pocket costs and expenses which we reasonably incur in performing our duties as the Facility Agent. These costs and expenses are payable by the Borrowers on demand.

There are no other origination, service or administration fees received by the Facility Agent.

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Legal Structure

When you choose to participate in a Simple Property Loan, you're stepping into an existing arrangement where initially we, Jadig Finance, have funded the loan opportunity as the exclusive financier under a Loan Participation Trust.

To participate in the Simple Property Loans, you acquire a portion, or the entirety, of Jadig Finance's initial loan. This is completed through an assignment and transfer from Jadig Finance - it means you acquire an interest in the loan and security under the Loan Participation Trust.

Under the Loan Participation Trust, Jadig Management & Advisory act as agent and Simple Property Loans as sub-agent, (together, 'Simple Property Loans') on behalf of the participating financiers. This means the participating financiers retain control and management of the loan and security, which includes all decisions. The agent & sub-agent only take action on instructions from the financiers. If there is more than one financier, the decision making of financiers is governed by a majority financier based on the exposure of participating financiers.

The security is held by Jadig Securities Pty Ltd as a Security Trustee under the Loan Participation Trust. While the Security Trustee is the registered mortgagee on the mortgage property title, the Security Trustee holds that security and acts as trustee for and on behalf of the participating financiers.

Importantly, the participating financiers (by majority) retain control and decision-making power.

Eligible Investors

Simple Property Loans is only available to accredited Wholesale Investors (including sophisticated and professional investors) within the meaning of Section 761G of the Corporations Act 2001 (Cth).

Simple Property Loans Pty Ltd ACN 661 500 518

AFSL Authorised Representative No. 1252438

This document has been issued by Simple Property Loans Pty Ltd (ACN 661 500 518) (Simple Property Loans) (Facility Agent), as agent for Jadig Management & Advisory Pty Ltd (ACN 605 671 636), which has been appointed as an Authorised Representative (AR No. 1252438) of Jadig Prudential Pty Ltd (ACN 640 878 093, AFSL No. 523829). The information provided in this document is general information only and does not constitute financial advice or a forecast nor does it constitute tax or legal advice. The information in this report has been prepared without taking into account your objectives, financial situation or needs.

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