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**UK MiFIR retail investors, professional investors and ECPs target market** – *Manufacturer target market (UK MiFIR product governance) is eligible counterparties and professional clients (all distribution channels) and also retail clients (all distribution channels).*

**THIS ANNOUNCEMENT RELATES TO THE DISCLOSURE OF INFORMATION THAT QUALIFIED OR MAY HAVE QUALIFIED AS INSIDE INFORMATION WITHIN THE MEANING OF ARTICLE 7(1) OF THE MARKET ABUSE REGULATION (EU) 596/2014, AS IT FORMS PART OF UNITED KINGDOM DOMESTIC LAW BY VIRTUE OF THE EUROPEAN UNION (WITHDRAWAL) ACT 2018 (“UK MAR”).**

*This announcement is a financial promotion for the purposes of section 21(2)(b) of the Financial Services and Markets Act 2000 (“FSMA”) and is not intended to be investment advice.*

13 July 2022

## **LENDINVEST SECURED INCOME II PLC**

### **LAUNCH OF 6.5% BONDS DUE 2027 AND EXCHANGE OFFER**

LendInvest Secured Income II plc (the “Issuer”), a wholly owned subsidiary of LendInvest plc (“LendInvest” or the “Guarantor”), announces today an offer of 6.5% Notes due 2027 (the “New Bonds”) together with an exchange offer (the “Exchange Offer”) to holders of the 5.25 per cent. Notes due 2022 and 5.375 per cent. Notes due 2023 (together, the “Existing Bonds”) each issued by LendInvest Secured Income plc to exchange their Existing Bonds for the New Bonds.

#### **About LendInvest**

LendInvest is a technology-focused property finance asset manager in the United Kingdom. Over a 14 year period, LendInvest has developed proprietary technology and digital solutions that have allowed it to capture market share from incumbents and attract significant third-party capital. The Group is driven by its mission to harness technology to build the platform of choice for its Investors, Financial Partners, Borrowers and Intermediaries.

LendInvest uses technology to disrupt the £1.6 trillion\* property finance market which is dominated by manual paper processes and poor customer care. The LendInvest platform, unencumbered by legacy systems, offers attractive products and pricing to borrowers and intermediaries through a seamless and customer-focused process. In addition, it also provides LendInvest with a highly scalable origination platform for future growth of its assets under management. The ability to access property finance assets at scale through LendInvest’s platform is attractive to its underlying investors and financial partners, and has resulted in an increase of funds under management from £375 million as at 31 March 2017 to £2.9 billion as at 31 March 2022.

#### **The New Bonds**

The New Bonds will be issued by the Issuer, a special purpose company established and wholly owned by LendInvest whose activities are limited to issuing bonds and originating and purchasing eligible loans (and related activities).

The Guarantor will provide a partial 20% guarantee (the “Partial 20% Guarantee”) in respect of the Issuer’s obligations under the New Bonds. In the event that the Issuer defaults in its obligations to pay principal or interest, the maximum aggregate amount that can be claimed in respect of all such claims under the Partial 20% Guarantee in respect of any arrears of interest and principal outstanding will be

a monetary amount equal to 20 per cent. of the redemption amount of the New Bonds at the time at which any such claim under the Partial 20% Guarantee is made by the Trustee.

The New Bonds are available to wholesale and retail investors and will pay a fixed rate of interest at 6.5% per annum until 8 August 2027, payable twice yearly on 8 February and 8 August of each year, with the first coupon payment being made on 8 February 2023. The New Bonds will mature on 8 August 2027 .

At any time during the life of the New Bonds, investors are permitted to sell the New Bonds (within market hours and in normal market conditions) on the open market through their stockbroker.

Authorised Offerors:

- AJ Bell
- Arnold Stansby & Co
- Equiniti
- Hargreaves Lansdown
- Hedley & Co
- PrimaryBid

Allia C&C is acting as lead manager (the "Lead Manager") on the issue.

The New Bonds have a minimum initial subscription amount of £1,000 and are available in multiples of £100 thereafter.

The offer period is expected to close at 4pm on 3 August 2022. The Issuer retains the right to close the offer early, in conjunction with the Lead Manager. Notice will be given via RNS should this occur.

The New Bonds are expected to be listed on the UK Financial Conduct Authority's Official List and admitted to trading on the London Stock Exchange's main market and through the electronic order book for retail bonds on or around 9 August 2022.

### **The Exchange Offer**

Together with the launch of the offer for the New Bonds, the Issuer and the Guarantor have published an Exchange Offer Memorandum and Prospectus to invite holders of the Existing Bonds to offer their Existing Bonds in exchange for New Bonds.

Holders of the Existing Bonds should contact their broker if they want to offer their Existing Bonds for exchange or, if they need any assistance, can contact Kroll Issuer Services at [lendinvest@is.kroll.com](mailto:lendinvest@is.kroll.com) or on 020 7704 0880.

### **Commenting on the launch, Rod Lockhart, CEO of LendInvest, said:**

*"We are pleased to be coming back to the market for a third time following our two previous oversubscribed bonds. Our loans are all secured by property and at conservative LTVs, making this an attractive asset class to institutional and retail investors alike.*

*Backed by an unparalleled 13 year track record, LendInvest continues to demonstrate strategic progress, resilience and strong financial performance. 2021 was a landmark year for the business – becoming a public company, delivering our most profitable results to date and reaching £2.9bn funds under management.*

*The UK property finance market is huge and ripe for disruption – LendInvest is well placed to lead this, transforming experiences for both borrowers and lenders through its competitive, innovative technology offering and deep understanding of the market and customer needs."*

**Adrian Bell, CEO of Allia C&C, said:**

*“Allia C&C is delighted to bring LendInvest to the market for the third time with this new retail-eligible bond offer and the exchange offer to existing holders. LendInvest combines a successful business model with a strong commitment to customers, communities and the environment, and the issue of new bonds will support the progression of its growth strategy and ongoing innovation.”*

For further information about LendInvest, please go to <https://www.lendinvest.com>.

**-ENDS-**

\* The UK property finance market had, in aggregate, over £1.6 trillion of outstanding loan balances at Q1 2022 (Source: FCA Mortgage lending statistics - June 2022)

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**About Allia C&C**

Allia C&C is a leading expert in socially responsible finance, working to amplify economic and social impact. It supports a range of organisations that span the impact spectrum, from charities through to businesses that act responsibly – facilitating their access to the most appropriate and optimal funding for their needs from investors who are interested in creating impact.

Allia C&C is a trading name of City & Continental Ltd, an Allia company.

For more information please see [www.alliacc.com](http://www.alliacc.com)

**About the New Bonds**

- The New Bonds may not be suitable for all investors. Investors should ensure they fully understand the risks and seek independent financial advice.
- Investors should note that the market price of the New Bonds can rise and fall during the life of the investment and the price of the New Bonds could fall below the issue price per Note of £100.
- In the event that the Issuer and/or Guarantor becomes insolvent or goes out of business, investors may lose some or all of their investment.

**This announcement is an advertisement within the meaning of Article 2(k) of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "EUWA") (the "UK Prospectus Regulation") and is not a prospectus for the purposes of the UK Prospectus Regulation.**

**A base prospectus dated 12 July 2022 (the "Base Prospectus") relating to the New Bonds and an exchange offer memorandum and prospectus dated 13 July 2022 (the "Exchange Offer Memorandum and Prospectus") have been prepared and made available to the public in accordance with the UK Prospectus Regulation. The Base Prospectus together with the final terms dated 13 July 2022 relating to the New Bonds (the "Final Terms") and the Exchange Offer Memorandum and Prospectus are available on the website of LendInvest plc (<https://www.lendinvest.com/invest/listed-bond-3>).**

**The Base Prospectus and the Exchange Offer Memorandum and Prospectus have been approved by the Financial Conduct Authority (the "FCA") as competent authority under the UK Prospectus Regulation. The FCA only approves the Base Prospectus and the Exchange Offer Memorandum and Prospectus as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation. Such approval should not be considered as an endorsement of LendInvest Secured Income II plc, LendInvest plc or the quality of the New Bonds that are the subject of the Prospectus.**

**Potential investors should read the Base Prospectus and Final Terms and, in relation to the Exchange Offer, the Exchange Offer Memorandum and Prospectus before making an investment decision in order to fully understand the potential risks and rewards associated with the decision to invest in the New Bonds and/or participate in the Exchange Offer. Investors should not subscribe for any bonds referred to in this announcement except on the basis of information in the Base Prospectus, the Final Terms and/or the Exchange Offer Memorandum and Prospectus.**

**If any holder of the Existing Bonds is in any doubt as to the action it should take, it is recommended to seek its own financial and legal advice, including in respect of any tax consequences, from its broker, bank manager, solicitor, accountant or other independent financial, tax or legal adviser. Any individual or company whose Existing Bonds are held on its behalf by a broker, dealer, bank, custodian, trust company or other nominee must contact such entity if it wishes to exchange such Existing Bonds pursuant to the Exchange Offer. None of the Issuer, the Guarantor, Allia C&C or Kroll Issuer Services makes any recommendation whether holders of the Existing Bonds should tender Existing Bonds for purchase pursuant to the Exchange Offer.**

**Please note that the information contained in the Base Prospectus, the Final Terms and the Exchange Offer Memorandum and Prospectus may be addressed to and/or targeted at persons who are residents of particular countries (specified in the Base Prospectus, the Final Terms and/or the Exchange Offer Memorandum and Prospectus) only and is not intended for use, and should not be relied upon, by any person outside these countries and/or to whom the offer contained in the Base Prospectus, the Final Terms and/or the Exchange Offer Memorandum and Prospectus is not addressed. Prior to relying on the information contained in the Base Prospectus, the Final Terms and the Exchange Offer Memorandum and Prospectus you must ascertain from the Base Prospectus, the Final Terms and the Exchange Offer Memorandum and Prospectus (as applicable) whether or not you are part of the intended addressees of the information contained therein.**

**This announcement is released by LendInvest Secured Income II plc (Legal Entity Identifier: 213800ELFI7VXYLEIV74) and contains information in respect of the Existing Bonds that qualified or**

may have qualified as inside information for the purposes of Article 7 of UK MAR. For the purposes of UK MAR and Article 2 of the binding technical standards published by the Financial Conduct Authority in relation to UK MAR as regards Commission Implementing Regulation (EU) 2016/1055, this announcement is made by Rod Lockhard, Director for LendInvest Secured Income II plc.

The restriction on financial promotions contained in section 21(1) of the Financial Services and Markets Act 2000 does not apply to this announcement by virtue of article 70(1A) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005, as amended.

The offering and the distribution of this announcement and other information in connection with the offer in certain jurisdictions may be restricted by law and persons into whose possession any document or other information referred to herein comes should inform themselves about and observe any such restriction. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

This announcement does not constitute or form part of any offer or invitation to sell, or any solicitation of any offer to purchase any securities. Any offer and sale of any securities should only be made in compliance with the requirements of the UK Prospectus Regulation.

Any securities referred to herein have not been and will not be registered under the United States Securities Act of 1933 (as amended, the "**Securities Act**") and, subject to certain exceptions, may not be offered or sold within the United States or to United States persons. Any securities referred to herein are being offered and sold outside of the United States in reliance on Regulation S of the Securities Act.

Neither the content of any website referred to in this announcement nor the content of any website accessible from hyperlinks is incorporated into, or forms part of, this announcement.