



Auto Invest v 30 Day Access Product: A Comparison (rev 1.3 Feb 2019)

| | Auto-Invest | 30 Day Access |
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| Purpose | To provide long term regular income and provide an opportunity to compound interest | To provide a better rate of interest than a bank for those who are investing for a short-term goal and may need capital returning within a year |
| Size of Fund | Unlimited | May be restricted because the combined total of 30-day investments cannot exceed half of THC's average monthly fund raise |
| Interest Rate | 7% p.a. | 4% p.a. |
| Minimum Investment Period | 12 months | 30 days |
| Minimum Investment amount | £1,000 | £5,000 |
| Top up minimum | £1,000 | £1,000 |
| Notice period | 30 days (subject to T & Cs) | 30 days (subject to T & Cs) |

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| How are funds used | To make all types of peer to peer loans including bridging loans and development finance loans in accordance with our underwriting processes | To make all types of peer to peer loans including bridging loans and development finance loans in accordance with our underwriting processes |
| Diversification | Diversified over wide number of loans | Likely to be spread only over 2-3 loans |
| How funds are repaid | By borrowers repaying the loans or, where possible, by replacing capital with further crowdfunded money | By crowdfunding out the loans before they are due to be repaid |
| Liquidity | If part of your fund is invested in a loan that is in default that portion of your money cannot be returned until borrower repays. If part of your fund is invested in a loan that is yet to reach redemption, we will attempt to transfer it to replacement P2P investors when you request a withdrawal, however this is not guaranteed (see T & Cs) | By limiting the size of the fund to half our monthly average fund raise, we believe we should always be able to return investors' capital when they give notice, however this is not guaranteed (see T & Cs). |
| Restrictions on withdrawal | . If loans are in default, then that portion of your money cannot be returned until borrower repays. If part of your fund is invested in a loan that is yet to reach redemption, we will attempt to transfer it to replacement P2P investors (Rather than you having to wait until the end of the loan term), | May be restricted to £25,000 in any one month if we have a large number of requests simultaneously. |

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however this is not guaranteed (see T & Cs).

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| Bad debt | No investor capital has been lost to date, but it is possible. Risks are reduced by wide diversification. | Possible, but significantly less risk as it is our intention always to crowdfund out the loans made from this pool of money rather than wait for repayment from borrowers. |
| Interest payable | Interest is calculated daily and paid on April 30 th /Oct 30 th each year. Interest due is pro-rated if sums are withdrawn. When sums are withdrawn, all accrued interest not yet paid will be paid on the next payment run. | Interest is calculated daily and paid on April 30 th / Oct 30 th each year. Interest due is pro-rated if sums are withdrawn. When sums are withdrawn, all accrued interest not yet paid will be paid on the next payment run. |
