



Building the future of property finance

With returns of up to 12% pa*
Finance from 0.65%

Your capital is at risk

*plus promotional offers

 **Lendy**
The Property Platform

Smart investing Fast finance

**Invest in secured UK property loans
and earn up to 12% pa***

**Build on our success with property bridging
and development finance from 0.65%**

**Since we were founded in 2012, our purpose has been to make
property investing and borrowing easy and rewarding.**

Lendy is Europe's leading peer-to-peer secured property platform. We match people who want to invest with people who want to borrow. We're building the future of property finance by offering great rates and award-winning customer service.



*plus promotional offers

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Introduction

Lendy is a new breed of lender, providing fast finance to property professionals while offering investors the opportunity to earn a good yield through funding UK property bridging and development.

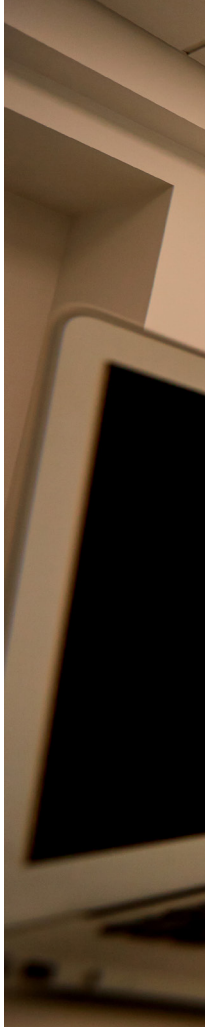
We are Europe's leading peer to peer secured property platform*, having grown dramatically over the past 12 months, doubling both investments raised, and platform users.

Investors on the Lendy platform have enjoyed a gross annual return of up to 12%, before tax, on loans to help build, buy and restore thousands of properties across the length and breadth of the UK.

As a new P2P lender we have built a highly experienced and professional team who we have attracted from across the financial services and banking industries, including Santander, Barclays, Bank of Scotland, HSBC, Aviva, AXA and Credit Suisse.

We offer great rates of return for investment on secured property, stringently assessed by our credit committee and its external advisers, and a fast, efficient and dedicated service to brokers and borrowers, who like our speed, service, and same day offers, with rates from 0.65% monthly.

* Altfi Data





Our mission

Lendy was founded with one mission: **to provide easier property lending opportunities**, whether it is providing finance for when our clients need it, or rewarding our investors with a greater return on their capital invested on our platform.

How we do it

The Lendy platform allows our investors to pool together their funds in order to finance development projects and property purchases.

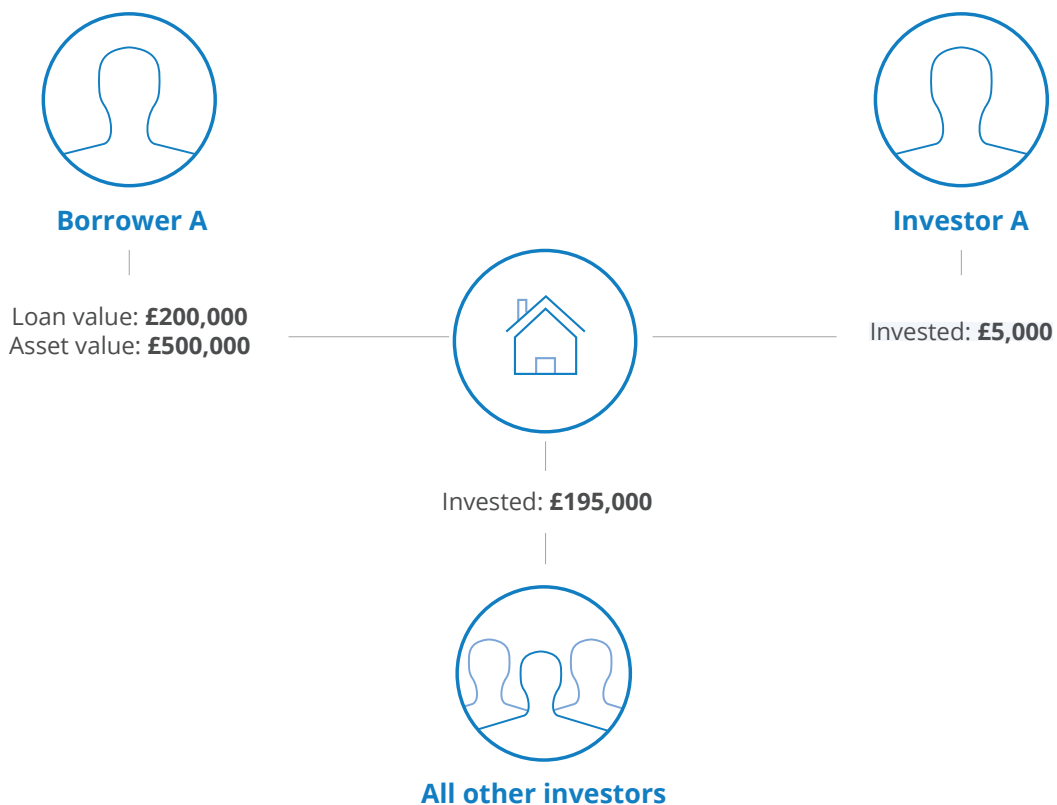
Lending is always secured with a legal charge and our loan amounts do not exceed 70% of the Open Market Value, as confirmed by an independent Chartered Surveyor. This means that in the event of a default, there is typically sufficient equity to allow loan funds to be recouped during a sale.



What's good about the P2P model?

As the banking middle-man is cut out, borrowers typically get lower rates, while investors get far improved headline rates, with the platforms themselves operating on a simple fee basis.

The sector is also now regulated and most of the big players put in place very stringent measures to mitigate investment risk, with detailed and robust credit checking, and an insurance plan, like our Provision Fund, which is designed to provide some cover in the rare event of a loan defaulting.





Built on sound foundations

Five years on, we are one of the few profitable P2P platforms. That's partly because we have taken a cautious approach, scaling up only when we felt the business could sustain the expansion. But we've also managed risk carefully, and always striven to strike the right balance between loan supply and investment demand.

What makes us different?



We have developed a reputation for being able to do deals that other sources of finance can't – and to get them done fast. Our investors' ability to fund deals of £10m+ means that property investors and developers can get the finance they need much faster than they could through a bank.

Banks have been around for years, they have built layers and layers of bureaucracy. We can return more to investors because we have cut out the middle man.

We have a passion for making a difference, and for building one of the strongest and most reputable P2P property platforms in the industry.



Liam Brooke - Co-founder and director

What our customers say:

Investors

What I love about P2P is the fact you know you are helping a person or a particular project. I've already recommended Lendy to a large number of friends already. P2P platforms like Lendy are able to pass much more of the benefits to the customer.

Benj Street - Loughborough

[Lendy] is an example of a P2P company that I would happily invest through. Their online platform is simple and easy to use. Investment opportunities offer great returns (8-12%) and, more importantly, you get a decent level of safety (when compared to other P2P products in the market). I really recommend the company!

Jakub - Trust Pilot review

I have been an investor for well over a year and am very comfortable that my money is safe with Lendy. Easy to use, intuitive website and processes are very well explained.

John McNamara - Trust Pilot review

Borrowers

Lendy understands the property market, and therefore understands the time constraints that developers can be under when looking to secure land, or complete a project. The team at Lendy are highly experienced and this expertise helps them to make quick decisions when considering a loan.

Andrew Pritchard - Broker

Lendy has grown with my business, and we have been learning together. Today their commitment to brokers is beyond question and they provide you with the tool to grow from your business as well. I trust them to deliver from my clients every time.

Huw Oddy - Developer

With Lendy's access to finance via its leading investment platform, we can regenerate old property for the benefit of communities. P2P funding is the way forward.

David Brace - Developer

Corporate responsibility and sponsorship

At Lendy we recognise the importance of being responsible corporate citizens, and take responsibility for the direct and indirect impact of our activities on various stakeholders, including: customers, suppliers, employees, stakeholders, communities and the environment.

While we are still a young company, we are also keen to provide support, experience and financial help to a number of organisations.

In 2017 this support included our title sponsorship of Lendy Cowes Week for the first time, which brought many benefits to the world-renowned sailing regatta. During the week, we gave our support to the event's main charity, the Andrew Simpson Sailing Foundation, through our sponsorship of the 'Discover Sailing' event, which helps 180 youngsters to try sailing each day. The charity is striving to break down barriers such as a lack of finance, physical or learning disabilities, mental health or social barriers, and believes the sport promotes health and wellbeing, self-confidence and teamwork.

We have also sponsored two young doubles players - Katy Dunne and Harriet Dart - who are both promising British tennis stars, having taken Heather Watson, Britain's number 2, and her doubles partner Naomi Brody, to 7-5, 6-4 at The Championships - Wimbledon in 2017.

As part of our programme we are also investigating how we can best give our support to the homeless, though a partnership with one of the UK's leading homeless charities.



Awards and recognitions

Thanks to our focus on our customers, we've been recognised in the following awards:



P2P Money winner

Preferred P2P Platform of 2015



P2P Money runner-up

P2P platform of 2016



B&C Awards 2017

Alternative Lender of the Year - Highly Commended

Lendy was also shortlisted for the following awards:



B&C Awards 2017

Best Use of Fintech



Moneywise Customer Service Awards 2017:

Best P2P Platform For Savers

Our team

Our people are passionate at what they do. We strive to meet our client's expectations and deliver results. We employ the best players in the market to our team who know the market inside out.

BOARD OF DIRECTORS



Liam Brooke

— Director

Liam co-founded Lendy Ltd in 2012 with Tim Gordon. He is responsible for the operational performance of the company such as underwriting, disposals, legals and other key professional services. Liam has a background in corporate finance, private banking and investment management.



Tim Gordon

— Director

Tim is responsible for the technological and online direction of the company. Tim holds a Masters degree in e-commerce and is a Microsoft Certified Professional. He has been responsible for developing numerous IT systems in the FCA-regulated sector of financial transactions and mortgages.

EXECUTIVE TEAM



Alan Darling

— Head of lending

Worked previously at Santander, with over 30 years' banking experience.



Mark Whitburn

— Head of credit

Worked previously at HSBC, with over 35 years' relationship management and credit assessment experience.



Mehar Patel

— Head of legal

Worked previously at Clarke Willmott and Shoosmiths, with over ten years' legal experience.



Paul Riddell

— Head of marketing & communications

Worked previously at AXA Group, with over 25 years' brand and communications experience.

OFFICE ADDRESS

Brankesmere House
Queens Crescent
Southsea
PO5 3HT

Join our property lending community today. For more information call **0800 779 7706 or visit lendy.co.uk**

All loans made through Lendy's platform are secured on UK property; however, your capital is at risk should a borrower default. Funds lent through a peer-to-peer website are not covered by the Financial Services Compensation Scheme (FSCS). Whilst no Lendy investor has been subject to any loss of capital, past performance is not a guarantee of future performance. Please obtain independent advice if you are in any doubt as to whether this platform is suitable for you or if you require tax advice. Please review our full risk assessment at <https://lendy.co.uk/risk>

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