



SMART INVESTMENT WITH  
STRONG FOUNDATIONS

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When investing your capital is at risk.

Lendy Ltd ("Lendy") is a company registered in England and Wales under number 8244913 with its registered office and principal place of business at Brankesmere House, Queens Crescent, Southsea PO5 3HT. Lendy Ltd is authorised and regulated by the Financial Conduct Authority (FCA), number 743416, and is registered with the Information Commissioner's Office (ICO), number Z3404040. All loans made through the Lendy platform are secured on UK property; however, 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. Past performance is not a guarantee of future performance. Please obtain independent advice if you are in any doubt as to whether the Lendy platform is suitable for you or if you require tax advice. Please see our full risk statement at [www.lendywealth.com/risk](http://www.lendywealth.com/risk).

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# SMART INVESTMENT WITH STRONG FOUNDATIONS

## HIGH INCOME, LESS HASSLE

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Lendy is committed to making property investing easier, offering high income returns through a broad choice of UK-only property investment opportunities.

Via its investors Lendy has lent over £405m, earning its lenders over £42m in interest, making it one of the UK's leading alternative finance platforms.

We've now made our award-winning investment platform even simpler and easier to use, with a new range of managed wealth accounts to match your goals.

Our new Lendy Wealth Access Accounts mean we do the hard work so you don't have to.

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# INVESTING WITH LENDY JUST GOT SIMPLER AND MORE REWARDING

WITH OUR NEW **LENDY WEALTH60**  
AND **LENDY WEALTH365** ACCOUNTS





# CHOOSE YOUR INVESTMENT PRODUCT

LENDY WEALTH OFFER TWO INVESTMENT PRODUCTS  
**LENDY WEALTH60** AND **LENDY WEALTH365**

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60

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## THE LENDY WEALTH60 ACCOUNT

EARN UP TO 6% PA GROSS ON YOUR INVESTMENTS

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Lendy Wealth60 is an ideal account for those investors that  
want to balance a great return with shorter term access.

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365

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## THE LENDY WEALTH365 ACCOUNT

EARN UP TO 10% PA GROSS ON YOUR INVESTMENTS

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Lendy Wealth365 is suitable for investors who want an  
outstanding rate of return with longer term access.

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## THE LENDY WEALTH60 ACCOUNT

EARN UP TO 6% PA GROSS ON YOUR INVESTMENTS

RATE	UPTO 6%PA GROSS BASED ON ALL INTEREST BEING RE-INVESTED
RATE TYPE	CAPPED & TARGET
INTEREST CALCULATIONS	CALCULATED DAILY, ACCRUED MONTHLY PAID MONTHLY OR RE-INVESTED MONTHLY
ACCESS PERIOD	60 DAYS NOTICE ON EVERY DEPOSIT MADE
MINIMUM ACCOUNT BALANCE	£50,000
MINIMUM DEPOSIT	£5,000
MINIMUM WITHDRAWAL	£5,000

- The Lendy Wealth60 Account offers a capped interest rate for investors of up to 6% pa
- Your money is invested in a diversified and managed property investment portfolio, in accordance with Lendy's standard lending criteria
- The account provides access to your capital with 60 days' notice in normal market conditions
- This account is suitable for investors who are looking for a good return on a shorter term investment, where speed of access to their money is important

Interest is quoted gross and is up to the quoted rate although actual returns could be lower. Target interest rates should be considered along with the relevant investment account expected defaults and losses ([www.lendywealth.com/risk](http://www.lendywealth.com/risk)). Annualised projected return after expected losses for the Lendy Wealth60 is currently 6.0% gross, assuming all monthly interest is re-invested. If the interest is taken as monthly income, the projected return is 5.8%

Past performance does not guarantee future performance. Access times relate to withdrawals in normal market conditions but cannot be guaranteed. This is an investment in peer-to-peer loans - it is not a bank account. Investment in peer-to-peer loans is not protected by the Financial Services Compensation Scheme (FSCS). When investing your capital is at risk.







## THE LENDY WEALTH365 ACCOUNT

EARN UPTO 10% PA GROSS ON YOUR INVESTMENTS

RATE	UPTO 10%PA GROSS BASED ON ALL INTEREST BEING RE-INVESTED
RATE TYPE	CAPPED & TARGET
INTEREST CALCULATIONS	CALCULATED DAILY, ACCRUED MONTHLY PAID MONTHLY OR RE-INVESTED MONTHLY
ACCESS PERIOD	365 DAYS NOTICE ON EVERY DEPOSIT MADE
MINIMUM ACCOUNT BALANCE	£50,000
MINIMUM DEPOSIT	£5,000
MINIMUM WITHDRAWAL	£5,000

- The Lendy Wealth365 Account offers a capped interest rate for investors of up to 10% pa
- Your money is invested in a highly diversified and actively managed property investment portfolio, in accordance with Lendy's standard lending criteria
- The account provides access to your capital with 365 days' notice in normal market conditions
- This account is suitable for investors who are looking for a high return, where speed of access to their money is not a priority

Interest is quoted gross and is up to the quoted rate although actual returns could be lower. Target interest rates should be considered along with the relevant investment account expected defaults and losses ([www.lendywealth.com/risk](http://www.lendywealth.com/risk)). Annualised projected return after expected losses for the Lendy Wealth365 Account is currently 10.0% gross, assuming all monthly interest is re-invested. If the interest is taken as monthly income, the projected return is 9.6%

Past performance does not guarantee future performance. Access times relate to withdrawals in normal market conditions but cannot be guaranteed. This is an investment in peer-to-peer loans - it is not a bank account. Investment in peer-to-peer loans is not protected by the Financial Services Compensation Scheme (FSCS). When investing your capital is at risk.

# INVESTING EXPLAINED

## HOW IT WORKS

### 1.

#### INVEST VIA THE LENDY WEALTH ACCOUNTS

Decide the level of investment you wish to make into the Lendy Wealth60 and Lendy Wealth365 accounts. Remember the Lendy Wealth60 has a good target return and a 60 day withdrawal notice period, whilst the Lendy Wealth365 offers a fabulous investment return and a 365 day notice period.

If you are in any doubt we recommend that you speak to your investment/wealth manager.

### 2.

#### TRANSFER THE FUNDS

It is important to note that Lendy are FCA regulated. Lendy is governed by the UK's anti-money laundering regulatory regime. Once the money has reached our account we will contact you to confirm receipt.

### 3.

#### PUT YOUR CAPITAL TO WORK

A dedicated account manager will invest your money in Lendy loans. All investments will be within the Lendy criteria ([www.lendywealth.com/lending-criteria](http://www.lendywealth.com/lending-criteria)). In summary, the lending is secured with a legal charge, and loan amounts do not exceed 70% of the Open Market Value. This means that in the event of a loan becoming non-performing there is sufficient equity to allow loan funds to be recouped with the sale of the security. The statement page on the Lendy Wealth website will give details of your account, the interest earned and an overview of the account portfolio.

### 4.

#### COLLECT THE INTEREST

Each month the interest you have earned will be displayed in your Lendy Wealth account(s).

### 5.

#### WITHDRAWAL

If you need to withdraw your investment, simply complete the form on the web site.

Your Wealth Manager will then contact you to discuss the next steps.

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## TESTIMONIALS

“

I really like the new Lendy Wealth access accounts. They're simple, easy to understand and give a very high rate of return. I'd recommend them to any investor who doesn't need instant access to their cash.

**Graham,** Tonbridge

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“

While I like Lendy's self select P2P product, I am pleased that they now offer a product that makes investing in P2P a whole lot easier. As the Wealth range invests in a range of property loans, managing investment risk is more straightforward. And with such market-leading rates, I am sure the new Lendy Wealth accounts will prove very attractive to a large number of investors.

**Charlotte,** Bishops Waltham

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“

The Lendy Wealth accounts take P2P investing to the next level. With rates hard to beat in the market, and a simple, no fuss-investing approach, they should be core to any serious investor's investment portfolio.

**Robert,** Exeter

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## FAQ

### WHAT DO LENDY DO WITH MY INVESTMENT?

Lendy invest your money into UK property, providing bridging and development finance in England and Wales. Lending is secured with a legal charge and the maximum loan to value is 70%. All lending is within the specified lending criteria ([lendywealth.com/lending-criteria](https://lendywealth.com/lending-criteria)). Your money is invested into multiple loans within the portfolio.

### CAN I WITHDRAW MY MONEY EARLY?

In general terms no. However, there may be certain circumstances where it may be possible for you to get an early withdrawal for a small administration fee. Please contact us direct.

### CAN I SEE THE PROPERTIES I AM INVESTED IN?

No, we don't publish the loans the Lendy Wealth accounts have invested in, as this may prejudice our standard self-select borrowers.

### CAN I CHOOSE THE PROPERTIES I INVEST IN?

No - by spreading all investors' money across many loans, we are able to spread the risk.

### WHERE IS MY INVESTMENT HELD?

Cash is held in a segregated client money account, in accordance with FCA rules. The security pledged in support of a loan, is held in trust by Saving Stream Security Holding Limited.

### WHAT IF A BORROWER GOES INTO DEFAULT?

Obviously, there are no guarantees that a borrower will repay the loan in full and on time. One of Lendy's strength is the ability to manage the loans and help ensure that the borrower repays in a timely fashion. Where the borrower may not repay on time, we 'suspend' the loan. Lendy's expert recoveries team then works extremely hard with the borrower to facilitate an acceptable solution. Once resolved we will repay your capital and interest. Although extremely unlikely, you may not get all your capital back.

One of the advantages of using the Lendy Wealth accounts is that we diversify your investment. Consequently, if one of the loans in your portfolio becomes non-performing, the impact is significantly reduced.

### WHY WOULD I NOT GET THE TARGET RATE?

Essentially, if a loan is suspended it will not be generating any interest while we work hard on your behalf to get the loan back on track.

### IS THERE A CHARGE FOR DEPOSITING FUNDS?

There is no charge for depositing funds. You may incur charges from overseas banks for international transfers.

### WHY WOULD THERE BE A DELAY IN RETURNING MY MONEY?

While we have buffers in place to make sure money is available for investors who want to make withdrawals, we can't guarantee this. A delay to withdrawing your money doesn't necessarily mean it's at higher risk. It simply means there isn't enough money on the platform not tied up in loans (called liquidity) to process the withdrawal. In this instance there will be a temporary delay, and we'll pay out your money as quickly as we can.

### HAVE LENDY GOT AN ISA ACCOUNT?

Lendy are currently putting this in place. As soon as this facility is available, we will contact you.

### WHEN IS THE INTEREST RATE CALCULATED AND PAID?

Interest is calculated at the end of each month. You have the option of automatically re-investing the interest or being paid the interest into your bank account on the first working day of each month. By re-investing the interest, you will receive a higher overall annual return.

Interest is quoted gross and is capped at the quoted rate although actual returns could be lower. Target interest rates should be considered along with the relevant investment account expected defaults and losses. Past performance does not guarantee future performance. Access times relate to withdrawals in normal market conditions but cannot be guaranteed. This is an investment in P2P loans - it is not a bank account. Investment in P2P loans is not protected by the Financial Services Compensation Scheme (FSCS). Your capital is at risk.

### CAN I TRANSFER FUNDS BETWEEN ACCOUNTS?

There is currently no shortcut to transfer funds between Lendy Wealth accounts. You need to make a standard withdrawal from one account and then a deposit in the new account.

### WHERE CAN I FIND YOUR TERMS?

Our Terms can be found at [lendywealth.com/terms](https://lendywealth.com/terms).





## Contact

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