

Compare Plenti's investment markets

	Flex Market	Plus Market	Green Market	Notes Market
Investment asset	Secured and unsecured loans up to 2 years in term to creditworthy consumers and business borrowers.	Secured and unsecured loans between 3 and 7 years in term to creditworthy consumers and business borrowers.	Secured and unsecured loans for an Approved Energy Product between 3 and 7 years to creditworthy consumers and business borrowers.	A secured loan used to purchase and provide economic exposure to G notes in Plenti's Auto ABS Trust 2022-1.
Indicative returns*	Up to 6.0% per annum	Up to 8.0% per annum	Up to 6.5% per annum	Up to 9.2% per annum
Setting your rate	Rate is set by the investor, subject to <u>minimum and maximum order rates</u> .	Rate is set by the investor, subject to <u>minimum and maximum order rates</u> .	Rate is set by the investor, subject to <u>minimum and maximum order rates</u> .	Rate is set by Plenti.
Indicative term	1 month	3-7 years	3-7 years	Indicative term: Oct-Dec 2025
Minimum investment	\$10	\$10	\$10	\$5,000
Indicative repayment profile	Capital and interest repaid at the end of the indicative term.	Repaid over the loan term in approximately equal instalments comprising both capital and interest. Payments occur at least monthly and may include early repayments or a balloon payment made by the borrower.	Repaid over the loan term in approximately equal instalments comprising both capital and interest. Payments occur at least monthly and may include early repayments made by the borrower.	Interest is paid to investors monthly. Principal repayment is due at the end of the indicative term.
Early access transfer feature (subject to availability**)	Not available	✓	✓	Not available
Eligible investors	Individuals, self managed super funds (SMSF), companies, trusts and other entities.	Individuals, self managed super funds (SMSF), companies, trusts and other entities.	Individuals, self managed super funds (SMSF), companies, trusts and other entities.	Individuals, self managed super funds (SMSF), companies, trusts and other entities, subject to Plenti's qualification process. ⁴
Investment risks	As with all investment products, investing in the Plenti Lending Platform is not without risk. For information about investment risks, see here.			
Provision Fund eligibility	✓	✓	✓	✓
		The Provision Fund is designed to help protect your returns, however it is not a guarantee or an insurance product and your capital is at risk.		
	Learn more>>	Learn more>>	Learn more>>	Learn more>>
For more information	Product Disclosure Statement	Product Disclosure Statement	Product Disclosure Statement	Supplementary Product Disclosure Statement (to be read in conjunction with the Product Disclosure Statement)

Disclaimer:

The information in this table is provided as a summary only and is not intended to provide all information relating to an investment in the relevant investment market. For full details, see the PDS and, in relation to the **Notes Market**, the **SPDS**.

***Rates shown for the Flex Market, Plus Market and Green Market represent the maximum order rate for the relevant investment market.** Rate shown for the Notes Market is the current investment rate. **All rates are shown on an annualised basis** and assume your investment is protected by the Provision Fund, however there is no guarantee as to protection from the Provision Fund. Other than in the Notes Market, rates shown **assume payments received are continually reinvested** in the same investment market and **at the stated rate**.

****You may be able to utilise the early access transfer feature to exit a portion or all of your investments in loans before the indicative term.** The availability of the early access feature is subject to conditions, is at Plenti's discretion, and may cease to be available to you at any time.

***You will not be able to access the Notes Market if Plenti considers that you fall or are reasonably likely to fall outside the defined target market.**

Plenti