

The information contained herein may only be released, published or distributed in the United Kingdom, the Isle of Man, Jersey and the Bailiwick of Guernsey in accordance with applicable regulatory requirements. The information contained herein is not for release, publication or distribution in or into the United States, Australia, Canada, Japan, South Africa, the Republic of Ireland or in any other jurisdiction where it is unlawful to distribute this document.

MiFID II PRODUCT GOVERNANCE / Retail investors, professional investors and ECPs target market – Manufacturer target market (MiFID II product governance) is retail investors, professional investors and eligible counterparties (all distribution channels), subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

SEE "IMPORTANT INFORMATION" BELOW

15 March 2018

LendInvest returns to retail bond market with second proposed issue

- 5.5 Year, 5.375% fixed rate retail bond (due October 2023)
- Comes seven months after oversubscribed first issue in August 2017
- Bonds eligible, subject to limitations, for investing in ISAs and SIPPs

LendInvest Limited ("**LendInvest**" or the "**Company**"), the UK's leading online marketplace platform for property finance, has announced the proposed issue of sterling-denominated 5.375% Fixed Rate Notes due October 2023 (the "**Bonds**" or "**retail bond**") by its wholly-owned subsidiary, LendInvest Secured Income plc (the "**Issuer**").

Payments under the Bonds will be guaranteed by LendInvest and the Bonds will be secured by way of a floating charge over all of the over the whole of the undertaking and all property, assets and rights, both present and future, of the Issuer.

At the time of issue, the Bonds should, subject to any applicable limits, be eligible for investing in a stocks and shares ISA (Individual Savings Account) or SIPP (Self-Invested Personal Pension).

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

LendInvest operates a distinctive FinTech marketplace platform that brings together professional property investors seeking fast and flexible mortgage finance, with all types of investors - from retail investors through to some of the world's largest financial institutions - looking for investment opportunities in the UK property finance market. Leveraging its ten-year track record of lending, proprietary technology, and deep market experience, LendInvest believes it is filling a funding gap in the UK's mortgage market, while innovating to bring faster finance to borrowers and a uniquely competitive investment opportunity for the wide investor community.

In its latest financial report for the six months to 30 September 2017, LendInvest reported gross revenue growth (up 45% year-on-year to £15 million) and continued profitability while investing heavily in technology and people to support the business' growth.

Christian Faes, Co-founder and CEO of LendInvest Limited, commented: *"We are delighted to be coming back to the market so soon after the successful issue of our first oversubscribed bond in August 2017. Our marketplace platform provides access to our loans to an extremely wide universe of investors, and our retail bonds make up an important channel for both retail and institutional investors alike. LendInvest provides investors with the opportunity to invest in a portfolio of loans that are all secured by property, at conservative LTV's, and backed by an unrivalled 10-year track record.*

"Banks and other traditional lenders continue to retrench from property lending, constrained by increasing capital adequacy requirements and other limiting factors. This scenario shows no sign of changing and

exacerbates the lack of capital available to professional property investors and developers trying to run their businesses around the country. The door is open for alternative lenders, like LendInvest, to be highly competitive in this space."

This is the second issue of Bonds that LendInvest has brought to market. LendInvest's first retail bond, which trades on the London Stock Exchange's regulated market under the ticker LIV1, was issued in August 2017 after raising £50 million from a broad base of retail and institutional investors. As at 31 December 2017, LendInvest's first bond was 99.6% utilised, with an interest coverage ratio of 192% and a weighted average loan-to-value ratio of 57%.

The net proceeds of Bond issues are used by LendInvest to fund the origination and/or purchase of bridging and buy-to-let loans which satisfy defined eligibility criteria*.

The new Bonds will bear interest from and including the date of issue at a fixed rate of 5.375% per annum, payable semi-annually in arrear in equal instalments of £2.6875 per £100 in principal amount of the Bonds on 6 April and 6 October each year. The Bonds have a minimum initial subscription amount of £2,000 and are available in multiples of £100 thereafter. The offer period opened on 15 March 2018 and is expected to close at or before 12 noon GMT on 29 March 2018. The Lead Manager retains the right to close the offer early, in conjunction with the Issuer and LendInvest.

The Bonds are expected to be listed on the UK Listing Authority's Official List and admitted to trading on the London Stock Exchange's regulated market and through the electronic Order Book for Retail Bonds.

Peel Hunt LLP is acting as Lead Manager on this issue.

The Authorised Offerors are:

- AJ Bell Securities Limited
- Equiniti Financial Services Limited
- iDealing Limited
- Redmayne-Bentley LLP

LendInvest was advised by Simmons and Simmons LLP.

- ENDS -

Note to Editors:

* Full information is described in the Base Prospectus dated 19 July 2017, taken together with the Supplement dated 13 March 2018 and Final Terms dated 15 March 2018. All documents are available at www.lendinvest.com/bonds.

For further information, please contact:

LendInvest

Carmen Dixon: carmen@lendinvest.com | +44 (0)20 3846 6820

Peel Hunt

Henrietta Podd: +44 (0)20 3597 8676

Sanjeeb Seal: +44 (0)20 3597 8654

IMPORTANT INFORMATION

This announcement is an advertisement and is not a prospectus for the purposes of EU Directive 2003/71/EC, as amended, and/or Part VI of the Financial Services and Markets Act 2000 (the "FSMA"). A base prospectus dated 19 July 2017, as supplemented by the Supplement dated 13 March 2018 (together the "Prospectus") together with final terms dated 15 March 2018 (the "Final Terms") have been prepared and made available to the public as required by Part VI of the FSMA. Investors should not subscribe for any Bonds except on the

basis of information in the Prospectus and the Final Terms, taken together. Full information on LendInvest, LendInvest Secured Income plc and the offer of the Bonds is only available on the basis of the combination of the Prospectus and the Final Terms which have been published on the Regulatory News Service operated by the London Stock Exchange. The Issuer has also prepared and made available a key information document (KID) in connection with the Bonds pursuant to the PRIIPs Regulation (Regulation (EU) No. 1286/2014).

The distribution of this announcement and other information in connection with any offer in certain jurisdictions may be restricted by law and persons who come into possession of this announcement or any document or other information referred to herein 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 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 securities referred to herein will not be registered under the U.S. Securities Act of 1933, as amended, (the "Securities Act"). Subject to certain exceptions, such securities may not be offered, sold or delivered within the United States or to, or for the account or benefit of, U.S. persons (as defined in the Securities Act). Any securities referred to herein are expected to be offered and sold outside of the United States in reliance on Regulation S of the Securities Act. There will be no public offering in the United States.

This announcement does not constitute and shall not, in any circumstances, constitute a public offering nor an invitation to the public in connection with any offer within the meaning Directive 2003/71/EC (as amended and as implemented by relevant Member States of the EEA, the "Prospectus Directive"). Any offer and sale of any securities will be made in compliance with the requirements of the Prospectus Directive.