

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 – SOLELY FOR THE PURPOSES OF THE MANUFACTURER'S PRODUCT APPROVAL PROCESS, THE TARGET MARKET ASSESSMENT IN RESPECT OF THE BONDS HAS LED TO THE CONCLUSION THAT: (I) THE TARGET MARKET FOR THE BONDS IS ELIGIBLE COUNTERPARTIES, PROFESSIONAL CLIENTS AND RETAIL CLIENTS, EACH AS DEFINED IN DIRECTIVE 2014/65/EU (AS AMENDED, "MIFID II") AND (II) ALL CHANNELS FOR DISTRIBUTION OF THE BONDS ARE APPROPRIATE, SUBJECT TO THE DISTRIBUTOR'S SUITABILITY AND APPROPRIATENESS OBLIGATIONS UNDER MIFID II, AS APPLICABLE. ANY PERSON SUBSEQUENTLY OFFERING, SELLING OR RECOMMENDING THE BONDS (A "DISTRIBUTOR") SHOULD TAKE INTO CONSIDERATION THE MANUFACTURER'S TARGET MARKET ASSESSMENT; HOWEVER, A DISTRIBUTOR SUBJECT TO MIFID II IS RESPONSIBLE FOR UNDERTAKING ITS OWN TARGET MARKET ASSESSMENT IN RESPECT OF THE BONDS (BY EITHER ADOPTING OR REFINING THE MANUFACTURER'S TARGET MARKET ASSESSMENT) AND DETERMINING APPROPRIATE DISTRIBUTION CHANNELS, SUBJECT TO THE DISTRIBUTOR'S SUITABILITY AND APPROPRIATENESS OBLIGATIONS UNDER MIFID II, AS APPLICABLE.

THIS ANNOUNCEMENT RELATES TO THE DISCLOSURE OF INFORMATION THAT QUALIFIED OR MAY HAVE QUALIFIED AS INSIDE INFORMATION WITHIN THE MEANING OF ARTICLE 7(1) OF THE MARKET ABUSE REGULATION (EU) 596/2014.

SEE "IMPORTANT INFORMATION" BELOW

15 March 2018

LENDINVEST SECURED INCOME PLC

5.5 YEAR 5.375% SECURED STERLING RETAIL BOND

LendInvest Secured Income plc (the "**Company**"), a wholly owned subsidiary of LendInvest Limited ("**LendInvest**"), the specialist mortgage provider, has announced the proposed issue of sterling-denominated 5.375% Fixed Rate Notes due 2023 (the "**Bonds**"). The Bonds are available to retail investors and are being issued by the Company to fund the origination of loans which fulfil certain eligibility criteria, as more particularly described in the base prospectus dated 19 July 2017.

This is the Company's second retail bond issue, following the successful completion in August 2017 of its £50 million debut retail bond issue. 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 Bonds will bear interest at a fixed rate of 5.375% per annum, payable semi-annually in arrear. At any time during the life of the bond, investors are permitted to sell the Bonds (within market hours and in normal market conditions) on the open market through their stockbroker.

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

The Authorised Distributors are:

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

The Bonds have a minimum initial subscription amount of £2,000 and are available in multiples of £100 thereafter.

The offer period is now open and is expected to close at or before 12 noon GMT on 29 March 2018. The Issuer retains the right to close the offer early, in conjunction with LendInvest and the Lead Manager.

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 through the electronic Order Book for Retail Bonds.

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."

- ENDS -

For further information, please contact:

LendInvest

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

Peel Hunt

Henrietta Podd: +44 (0)203 597 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).

This announcement is released by LendInvest Limited and contains information that qualified or may have qualified as inside information for the purposes of Article 7 of the Market Abuse Regulation (EU) 596/2014 (MAR), encompassing information relating to the possible bond issue described above. For the purposes of MAR and Article 2 of Commission Implementing Regulation (EU) 2016/1055, this announcement is made by Christian Faes, CEO for LendInvest Limited.

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.