GETTING STARTED WITH RATESETTER

Rate%Setter*

WELCOME TO RATESETTER

You're joining hundreds of other Australians who are lending to creditworthy borrowers on the RateSetter Lending Platform.

This guide will help you get started with RateSetter. It provides an overview of basic platform functionality, including how to create your first lending order. It also provides a few tips that will help you get the most out of your RateSetter account.

For more detailed information on lending through the RateSetter Lending Platform, as well as a description of the benefits and risks of investing, please read our Product Disclosure Statement.

As always, if you have any questions about RateSetter please don't hesitate to contact our friendly customer services team on 1300 768 710, or alternatively email us at <u>contact@ratesetter.com.au</u>.

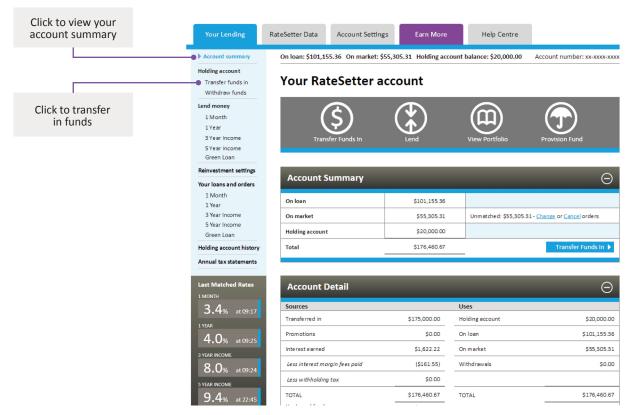


VIEW YOUR RATESETTER ACCOUNT

Account summary

Login to your RateSetter account at <u>www.ratesetter.com.au</u>. You will arrive at your account summary, similar to that shown below. The 'Account Summary' table provides an overview of your funds 'on loan', 'on market', and in your 'holding account'. The 'Account Detail' table provides more detailed information about funds transferred in, withdrawn, and interest earned.

Don't worry if you're unsure about any of the terms above – they're explained further in the remainder of this guide.



Transfer in funds

You need to transfer funds in to your RateSetter account before you can start lending. Click the 'Transfer funds in' link highlighted above to start this process.

You can transfer in funds by BPAY or bank transfer. If you choose to transfer in funds via bank transfer, please make sure you specify the payment reference we provide on screen during the transfer process to help us identify your funds.

We will confirm by email when your funds have been received and are available in your holding account. Funds will ordinarily be received in your holding account on the next business day after you make a transfer, depending on your bank.



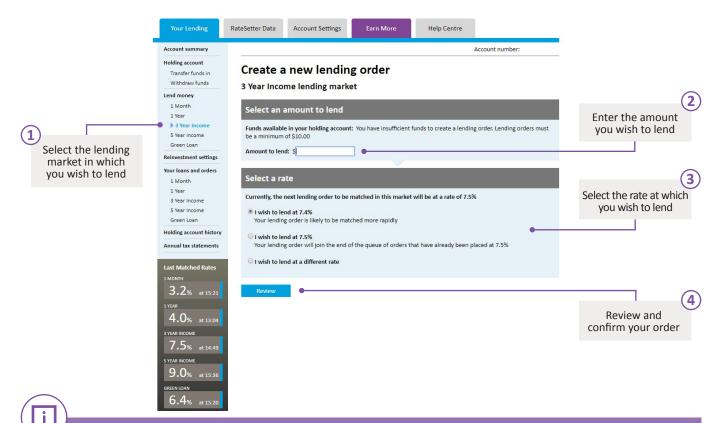
CREATE A LENDING ORDER

Lending markets

You can lend in five different lending markets. In the 1 Month and 1 Year lending markets you receive interest payments monthly, and your principal at the end of the indicative term. In the 3 Year Income, 5 Year Income and Green Loan lending markets you receive monthly payments of both interest and principal.¹

To create a lending order, simply choose a lending market, an amount and the rate at which you wish to lend.

Before you create a lending order, you may wish to click the 'View Full Market' link to review orders that other lenders have on market.



Tips

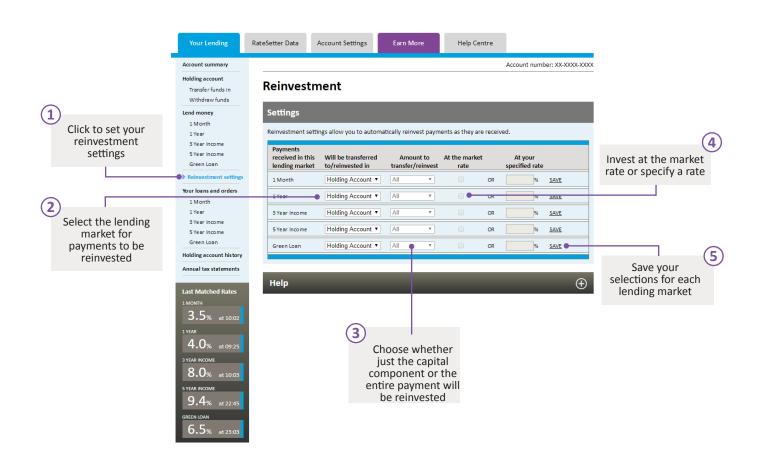
- » The amount you choose for a new lending order cannot be greater than the amount in your holding account.
- » You may wish to explore information in the RateSetter Data tab at the top of the screen to help inform your lending decisions.
- » Remember, the lower your rate, the faster your funds are likely to be matched to loans.
- » Market rates move regularly. Just like any market or exchange you should check your orders regularly.
- » You do not need to choose the borrowers to whom your funds are matched, as this is performed automatically by our information technology systems.

¹ You may receive your funds back in your RateSetter holding account earlier than anticipated, or you may not receive your funds until after the indicative term. See our <u>Product Disclosure Statement</u> for further details.



SET YOUR REINVESTMENT Settings

When you first create your RateSetter Account, payments you recieve in relation to loans are paid into your holding account. As funds in your holding account do not earn interest, you may wish set your reinvestment settings so that payments received are automatically reinvested.



Tips

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- Reinvestment settings can help to minimise the time that your funds are not earning interest.
- » You may wish to check your holding account from time to time in order to ensure you do not have funds sitting idle.

REVIEW YOUR LOANS AND ORDERS

Keeping track of your funds on loan and your lending orders is straight forward.

To see the amounts you have on loan and the average rate of your loans in each lending market, click the 'Your loans and orders' link. Amounts 'on market' represent lending orders that have not yet been matched to a loan or series of loans or alternatively have been matched but are still to be drawn.

	Account summary	Amounts 'on loa are shown by lending marke								
	Holding account Transfer funds in Withdraw funds									
	Lend money									
	1 Month 1 Year		On loan •							
Click to review your loans and orders	3 Year Income	Lending market	Amount	Rate (1)	On market ⁽²⁾	Reinvestment				
	5 Year Income	1 Month	\$70,945.66	3.6%	\$34,207.00	Market Rate				
	Green Loan Reinvestment settings Vour loans and orders 1 Month	1 Year	\$7,608.57	4.2%	\$16,608.31	1 Month at Market Rate	Amounts 'or market' have r yet been match or are still			
		3 Year Income	\$17,228.48	8.0%	\$5,000.00	1 Year at Market Rate				
		5 Year Income	\$5,126.65	9.1%	\$0.00	Holding Account				
	1 Year	Green Loan	\$0.00		\$0.00					
	3 Year Income 5 Year Income	Total	\$101,155.36	5.2%	\$55,305.31		to be drawn			
	Green Loan									
	Holding account history									
	Annual tax statements									
	Last Matched Rates									
	1 MONTH	view payments by month								
	3.5% at 10:02	Month to view:	Month to view: November V 2017							
	1 YEAR	Order payments:		By Loan By Date						
	4.0% at 09:25	Filter by lending mark								

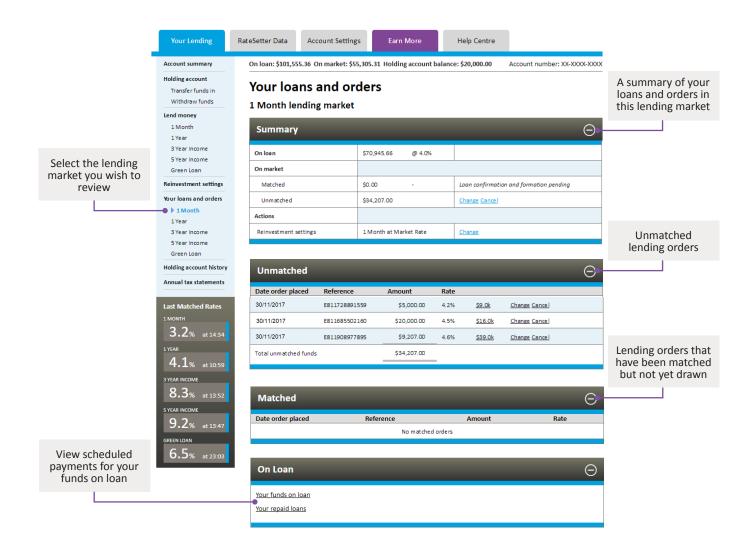
Tip

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» If your funds have been 'on market' for some time, you may choose to lower your lending order rate to help ensure your funds are matched more quickly.

LOANS & ORDERS -More Details

Click the relevant lending market link to see additional details about your loans and orders in a specific lending market.



Tips

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- » Your entire lending order doesn't need to be matched to a loan or series of loans all at once. If your lending order is partially matched the remainder will remain 'on market'.
- » Click 'Change' or 'Cancel' to amend an unmatched lending order.



DIVE INTO THE DATA

The 'RateSetter Data' tab provides access to information that may assist your understanding of our lending markets, our credit track record and the Provision Fund. This information may also help you determine rates for your lending orders.

Lending markets

Click the 'Lending markets' link to view a summary of lender and borrower orders in each lending market. Lender orders are on the right side of each lending market table and borrower orders may appear on the left.

Click to view RateSet	ter Data tab									
Lending Market data										
Your Lending Rate	Setter Data Account Sett	ings Earn More	Help Centre		-					
Lending markets	Account number: XX-XXXX-XXXX Lending markets The tables below show the current orders in each RateSetter lending market.									
Provision Fund										
Note Servers										
Last Matched Rates	1 Month		1 Year							
3.3% at 10:52	Borrowers Rate	Lenders	Borrowers Rate	Lenders						
1 YEAR	>>3.6%	\$1.1m	>>4.3%	\$150.9k						
4.0 % at 10:44	3.5%	\$36.4k	4.2%	\$46.7k						
3 YEAR INCOME	3.4%	\$10,071.22	4.1%	\$64,689.02						
8.0% at 10:33	\$7,883.20 3.3%		\$2,401.18 4.0%							
5 YEAR INCOME 9.1% at 10:51	View Full Marke	<u>et</u>	View Full Ma	rket						
GREEN LOAN					View more					
6.5% at 23.03					orders in this lending market					
	3 Year Income	C	5 Year Income							
	Borrowers Rate	Lenders	Borrowers Rate	Lenders						
	>>8.2%	\$76.7k	>>9.4%	\$549.4k						
	8.1%	\$63.4k	9.3%	\$128.2k						
	8.0%	\$2,001.00	9.2%	\$23,689.53						
	\$208.25 8.0%		\$8,140.35 9.1%							
	\$49,112.36 7.9%		View Full Ma	rket						
	View Full Marke	<u>et</u>								

Tip

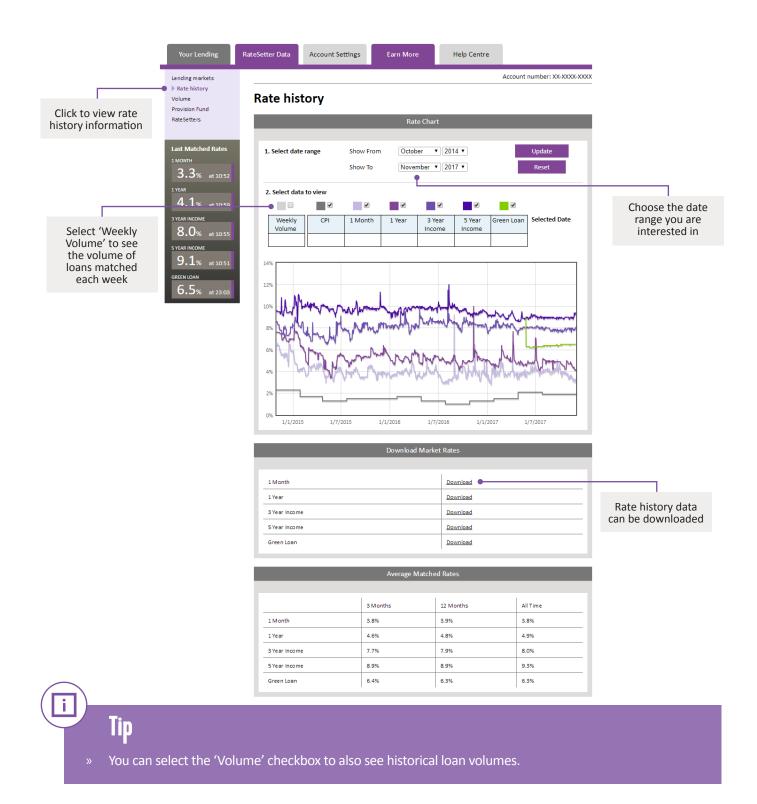
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» Don't worry if you can't see any borrower orders on this page - borrower orders are ordinarily only visible for a brief period of time before they are matched to lending orders.

DIVE INTO THE DATA -More Details

Rate history

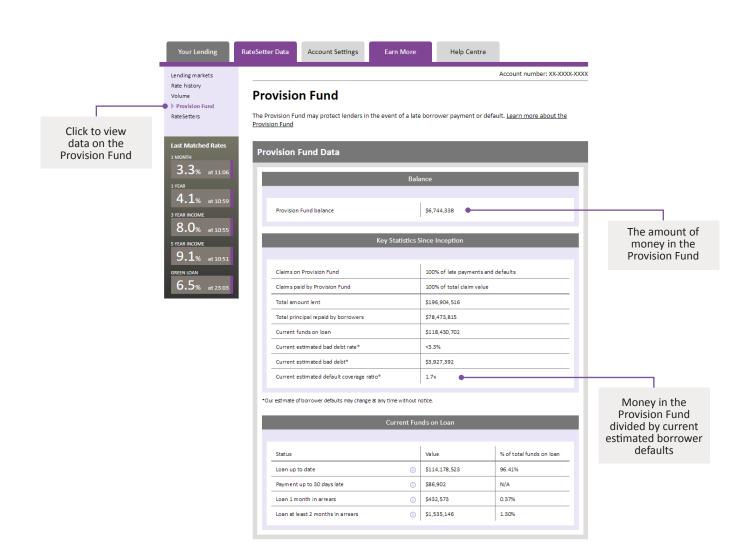
Click the 'Rate history' link to see the evolution of matched rates for each lending market since inception.





THE Provision fund

Click the 'Provision Fund' link to see important data relating to the Provision Fund including the amount of money in the Provision Fund and current estimated borrower defaults based on loans currently outstanding.



Our ambition is to ensure that the Provision Fund is sufficiently capitalised to be able to protect lenders on an on-going basis such that they do not suffer financial loss. However, the Provision Fund is not a guarantee or an insurance product. See the <u>Product Disclosure Statement</u> for further information on the Provision Fund.



NEXT Steps

Congratulations on becoming a RateSetter.

We encourage you to dig deeper into our website – this is, after all, just a guide to get you started. On our website you will find more information in relation to:

- Account history
- Email notification settings
- Tax statements (when available)
- Setting up one-off and automatic withdrawals

We also encourage you to visit our blog, which provides regular commentary on RateSetter and peer-to-peer lending.

Yours truly, The RateSetter team

Contact us at 1300 768 710 or contact@ratesetter.com.au



