



Wellesley

Welcome to the Wellesley Property Bond

Investing The Wellesley Way

Wellesley is an established British finance company. We invest your funds by lending them to carefully selected residential property developers. We then use the interest paid by our developers to pay competitive rates to you. **We call this, The Wellesley Way.**

Introducing the Wellesley Property Bond.

Issued by Wellesley Secured Finance Plc*, with administration and custody services provided by The Share Centre Limited.

Our current
subscription
offer

3 year term
5.50% pa

The Wellesley Property Bond has a fixed rate and duration.

The Wellesley Property Bond is an ISA eligible investment, allowing you to earn tax free interest on your investment. Please note, tax allowances and the tax efficient benefit of ISAs could change in the future.

Your capital is at risk and interest payments are not guaranteed. Investment in the Wellesley Property Bond is not covered by the Financial Services Compensation Scheme. In the event of a loan default or if Wellesley Secured Finance Plc becomes insolvent, you may lose some or all of your investment, including interest payments due. If you are in any doubt about making an investment you are strongly recommended to consult a trained professional financial adviser. Before you subscribe to the Wellesley Property Bond you should ensure that you fully understand the risks and determine whether the investment is suitable for you on the basis of all the information available, including the Wellesley Property Bond prospectus.

*Wellesley Secured Finance Plc (the issuer) was established as a special purpose vehicle for the sole purpose of issuing asset backed securities. Wellesley Secured Finance Plc is not part of the Wellesley Group Limited.

The Wellesley Property Bond

The Wellesley Property Bond is a retail bond, listed and traded on the Irish Stock Exchange.

Funds subscribed to the Property Bond are used to acquire loans made by Wellesley which are secured against assets consisting mainly of property.

Key Features of the Wellesley Property Bond



Tax-free returns

The Wellesley Property Bond is ISA eligible and by holding your investment within an ISA, you can achieve tax efficient returns. Please note, tax allowances and the tax efficient benefits of ISAs could change in the future.



All loans are asset-backed

Every loan that we make is secured against assets, consisting mainly of property.



Rigorous evaluation

We only lend to experienced, creditworthy, carefully selected commercial borrowers, and all loan applications are rigorously evaluated by our highly experienced Credit Committee.



Stock exchange listing

The Property Bond is listed and quoted on the Irish Stock Exchange and so can be sold if you need early access to your money before the end of the investment term. Please note, you may get back less than your original investment if you sell before the end of the term.

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The Share Centre

Wellesley has carefully selected The Share Centre to host the Wellesley Property Bond.

The Share Centre brings over 25 years of experience, which has ensured they are one of the UK's leading retail stockbrokers.

The Share Centre is the main trading arm of Share Plc, providing stockbroker services for private investors, together with a range of share related services for companies, their employees and shareholders throughout the UK.



Over 265,000
Share Accounts and ISAs



Member of the London Stock Exchange
and regulated by the FCA



Part of Share Plc
Traded on AIM



Our loans



Salford, Manchester

A large multi-unit development project, consisting of 368 residential apartments, alongside a basement parking lot and commercial and retail floor space on the lower levels.

Loan size: £17.1 million
Loan term: 27 months



Chiswick, London

The conversion of six, three-storey office blocks into 49 residential units with the majority of units qualifying for the Government's Help to Buy scheme.

Loan size: £19.1 million
Loan term: 19 months

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Wellesley in numbers

Wellesley provides finance to experienced property developers, specialising in development funding.

Our strategy is to lend to borrowers whose loans are secured on mid-priced property, on loans typically between **£2million and £20million**.

All loan applications are rigorously evaluated by our Credit Committee, and we place our own funds into every loan that we make, providing additional confidence for our investors.

We use the interest paid by those borrowers to pay competitive rates to our investors.



Over 3,600 developments
Supported to date



£4.51 million
Average loan size*



£19.1 million
interest paid to date



Average 4.11%
interest rate earned
by investors to date



281
Historic number of loans



£670 million
Historic loan facilities

* Average loan size in 2016 and 2017.

Past performance is not indicative of future performance.

Figures correct as at 26/04/2018 and updated quarterly.

Figures subject to daily change. Loan Book performance may go up as well as down.

Expertise you can trust

“I have invested with Wellesley for around two years now and have found them to be invariably efficient and reliable. Telephone queries are dealt with promptly and courteously and their website is clear and easy to navigate.”

Gerry H



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What are the risks?

As with all investments, there are potential risks you should be aware of before investing in the Wellesley Property Bond. It is important you understand the nature of the risks associated with investing in the Wellesley Property Bond.

The following risks listed do not necessarily comprise all those associated with the Wellesley Property Bond and are not intended to be presented in any order of priority.

The property market may fall

If there is a downturn in the UK property market or general economy, this may affect the value or sale times of assets. This in turn may affect a borrower's ability to repay their loans.

A borrower may default

Subscribing funds to the Wellesley Property Bond involves lending your funds to borrowers. As with all investments, there is a risk that if a borrower does not repay their loan you may lose your initially invested capital. This means your capital is at risk and interest payments are not guaranteed.

Interest rate risks

As with any fixed-term investments, there is a risk that interest rates could increase before the end of your committed term. Although this does not pose a risk to your capital, this would mean that you would not be able to move your capital into a higher interest-bearing loan until your funds have been returned.

Not protected by the Financial Services Compensation Scheme

The Wellesley Property Bond is not covered by the Financial Services Compensation Scheme (FSCS). However, at Wellesley, every loan we make is backed with security over property which could be sold in the event of a borrower defaulting.



Require more information?

We highly recommend that you read the Wellesley Property Bond prospectus before you invest, and that you keep a copy for future reference.

The prospectus is available to download via our website:
www.wellesley.co.uk/bond/wellesley-property-bond

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How do I invest?

It's very simple. If you are over 18 and a resident of the UK, Channel Islands or the Isle of Man, or a UK corporation, you can invest in the Wellesley Property Bond.

1. Register online at www.wellesley.co.uk/bonds/wellesley-property-bond.

You will need to click 'Invest Now' to be redirected to The Share Centre.

2. Select your Wellesley Property Bond(s)*

*Please note that the rate of return and the number of terms available may change between subscriptions.

3. Add your funds & complete your application.

Require more information?

Call our Customer Service team on **0800 888 6001**

E-mail us on info@wellesley.co.uk

The Wellesley Property Bond Prospectus is available to download via our website:
www.wellesley.co.uk/bonds/wellesley-property-bond.

We recommend you read the prospectus before you invest, and keep a copy for future reference.

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Wellesley Secured Finance Plc (the Issuer) was established as a special purpose vehicle for the sole purpose of issuing asset backed securities. Wellesley Secured Finance Plc is not part of the Wellesley Group Limited. The Wellesley Property Bond is issued by Wellesley Secured Finance Plc (10565816) whose registered office is at 35 Great St. Helen's, London EC3A 6AP. This financial promotion has been approved for the purpose of section 21 of the Financial Services and Markets Act 2000 by The Share Centre Limited. The Share Centre Limited is authorised and regulated by the Financial Conduct Authority and is entered in the register under 146768.