



Wellesley

Welcome to the Wellesley Property Mini-Bond

Investing The Wellesley Way

Wellesley is an established British finance company, dedicated to offering our investors attractive interest rates. We invest your money alongside our own into property backed loans. We call this innovative approach, built on traditional values, The Wellesley Way.

Introducing the Wellesley Property Mini-Bond issued by Wellesley Finance Plc.

Your funds are lent to property developers who have been rigorously assessed and have tangible property assets against which we secure their loans.

You can invest from just £100.

Simply choose your secured fixed term and start earning an attractive fixed rate of return.

Term	Annual Interest (paid monthly)	Annual Interest (paid at maturity)
1 year	2.95% pa	3.00% pa
2 years	3.85% pa	4.00% pa
3 years	4.65% pa	5.00% pa
5 years	5.25% pa	6.00% pa

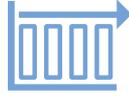
All terms have a fixed rate and duration. All payments of interest are subject to withholding tax at the basic rate of income tax (currently 20%). Interest is not compounded. The Wellesley Property Mini-Bond is not covered by the Financial Services Compensation Scheme (FSCS) and your capital is at risk. Wellesley Property Mini-Bonds are non-transferable and cannot be held within an ISA account.

Key Features of the Wellesley Property Mini-Bond



Property backed loans

Every loan we make is secured against tangible assets, primarily residential property.



Maximum diversification

Funds are spread across all eligible loans in our portfolio. Every Bondholder therefore receives exposure to a proportional share of our loan portfolio, and the greatest amount of diversification possible.



Rigorous evaluation

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



No fees

We don't charge our investors any fees. We charge borrowers a fee which allows us to pay competitive rates to you.



Strong track record

Past performance is not indicative of future results.



Interest payment flexibility

Choose to receive your interest monthly to achieve a regular income on your investment, or choose to roll it up and receive it at maturity of the relevant Wellesley Property Mini-Bond.

Investment through Wellesley Finance Plc involves lending to individuals or companies and therefore your capital is at risk and interest payments are not guaranteed if the borrower defaults. It is important to remember that historic loan default rates are not necessary indicative of future default rate. Investment in the Wellesley Property Mini-Bond is not covered by the Financial Services Compensation Scheme (FSCS).

Before you subscribe for any of Wellesley Property Mini-Bonds, you should make sure that you fully understand the risks which are set out in the Invitation Document. Specifically, that whilst the Wellesley Property Mini-Bonds are a secured debt of Wellesley Finance Plc, in the event that Wellesley Finance Plc or a member of its group become insolvent there can be no guarantee that any realisation of such security will be sufficient for Wellesley Finance Plc to repay its Wellesley Property Mini-Bonds, and therefore you may lose some or all of your investment. If you are in any doubt about the contents of the Invitation Document or the action you should take, you are strongly recommended to consult a professional financial advisor. Investment into Wellesley Property Mini-Bonds is not protected from loss by the Financial Services Compensation Scheme.

Wellesley in numbers

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



Over 3,400 developments
Supported to date



£4.91 Million
Average loan size*



£18 Million
Interest paid to date



Average 4.55%
interest rate earned by
investors to date



278
Historic number of loans



£648 Million
Historic loan facilities

*Average loan size in 2016 and 2017.
Figures correct as at 31/12/2017 and updated quarterly.
Figures subject to daily change. Loan Book performance may go up as well as down.
Past performance is not indicative of future performance.

Expertise you can trust

“I have been very impressed with this firm. They are open and honest about the risks, which they minimise by not lending recklessly on poor security, and their service is prompt, helpful and efficient.”



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Our loans

Clapham, London

A large residential development project, which contains 28 apartments in addition to 16,000sqft of commercial floor space.

Loan size: £16.5million

Loan term: 24 months

Wellesley Group

Wellesley is an established alternative property finance firm.

Our core objective is to provide investors with higher returns than can be accessed through traditional investment routes whilst simultaneously providing financing to experienced commercial borrowers within the residential property market.

Company structure



Wellesley Secured Finance Plc is not a part of the Wellesley Group.

Wellesley & Co Limited is authorised and regulated by the Financial Conduct Authority (FCA), under interim authorisation (registration number 655503). Wellesley & Co Limited is not covered by the Financial Services Compensation Scheme. Wellesley Finance Plc and Wellesley Secured Finance Plc are not authorised or regulated by the Financial Conduct Authority. Wellesley Finance Plc and Wellesley Secured Finance Plc are not covered by the Financial Services Compensation Scheme.

What are the risks?

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

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

Non-transferable

The Wellesley Property Mini-Bonds are not transferable and cannot be listed or traded on any market. Wellesley Property Mini-Bonds are long term investment and you should therefore only invest if you are prepared to invest your money for the full initial fixed term.

Interest rate risks

The Wellesley Property Mini-Bonds are initial fixed term investments with a fixed rate of return. 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.

A borrower may default

Investing in the Wellesley Property Mini-Bonds involves lending your funds directly to borrowers. As with all investments, there is a risk that if a borrower does not repay you may lose your initial invested capital. This means your capital is at risk and interest payments are not guaranteed.

Not protected by the Financial Services Compensation Scheme

The Wellesley Property Mini-Bonds are 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 Mini-Bond Invitation Document before you invest, and that you keep a copy for future reference.

The prospectus is available to download via your online Wellesley account.

The Wellesley Property Mini-Bonds may not be a suitable investment for all recipients of this document. Each potential applicant must determine the suitability of their investment in light of their own personal circumstances. Wellesley is unable to provide financial advice, should you require financial advice we would recommend you seek advice from an independent Financial Adviser.

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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 Mini-Bond.

1. Register online

Register for your account online via the Wellesley Property Mini-Bond webpage.

2. Transfer funds to your Wellesley holding account

3. Select your Wellesley Property Mini-Bond(s)*

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

Require more information?

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

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

Prior to investing in the Wellesley Property Mini-Bond we advise that you fully read and understand the Invitation Document associated with this Bond prior to investing and keep a copy for future reference.

The Invitation Document is available to download via your online Wellesley account.

Before you subscribe for any of Wellesley Property Mini-Bonds, you should make sure that you fully understand the risks which are set out in the Invitation Document. Specifically, that whilst the Wellesley Property Mini-Bonds are a secured debt of Wellesley Finance Plc, in the event that Wellesley Finance Plc or a member of its group become insolvent there can be no guarantee that any realisation of such security will be sufficient for Wellesley Finance Plc to repay its Wellesley Property Mini-Bonds, and therefore you may lose some or all of your investment. If you are in any doubt about the contents of the Invitation Document or the action you should take, you are strongly recommended to consult a professional financial advisor. Investment into Wellesley Property Mini-Bonds is not protected from loss by the Financial Services Compensation Scheme.

The Wellesley Property Mini-Bonds are issued by Wellesley Finance Plc, a company incorporated in England and Wales with its registered office at 6th Floor, St Albans House, 57/59 Haymarket, London SW1Y 4QX. The information contained in this email which relates to Wellesley Property Mini-Bonds has been approved as a financial promotion for UK publication by BDO LLP, 55 Baker Street, London W1U 7EU (FRN: 229378) which is authorised by the Financial Conduct Authority to conduct investment business.