

What is NetCredit?

NetCredit is an alternative lender that provides credit to New Zealand Small and Medium enterprises who need capital to grow.

NetCredit is a managed fund by NetFunds, an alternative asset fund manager, offering access to investments in lending, property, and private equity.

We work alongside trusted professionals to connect with investors who want to invest in the future of New Zealand. We also accept referrals for businesses looking for lending to fuel growth - especially those with complex requirements that need a lender who understands.



What investors need to know

Key Information	
Target Return	OCR + 7%
Security	GSA, assets, and guarantees
Borrowers	NZ SMEs targeting growth
Distributions	Monthly with reinvestment options
Redemption Period	6 month lockup, 6 month notice period
Tax status	Multirate PIE
Minimum Investment	\$100,000

Net Credit offers investors exposure to a different asset class that can be part of a balanced investment portfolio. Private Credit can sit between listed shares and residential property to diversify a portfolio.

- NetCredit is focused on lending to SME's with strong fundamentals that are looking to expand.
- Investor funds are pooled, distributing risk and returns among all investors and across a diversified portfolio of loans.
- Loans are secured by assets to protect investor capital in the event of a default.
- Income is allocated to investors monthly - distributed as cash or reinvested for compounding growth.

A recent investor from one of our referral partners

We worked with a high-earning professional with stocks through kiwisaver and some exposure to residential investment properties was looking for an "in-between" solution for several hundred thousand of investment capital. By investing in NetCredit and reinvesting distributions, they have been able to access a new asset class better aligned with their risk appetite, while reducing the stress and single-asset exposure associated with additional residential property investment.

All NetFunds offers are open to
Wholesale Investors only.

This document is for general information purposes only and does not constitute financial advice or an offer to invest. NetFundsNominee Limited does not provide personalised investment advice.

All investments carry risk, and past performance is not indicative of future results.

For more details, including terms, risks, and eligibility criteria, please refer to the offer-specific Information Memorandum (IM) and due diligence documents. Before making any investment decision, we encourage you to seek independent advice.

What borrowers need to know

NetCredit is focused on supporting SME Growth We can fund:

- Working capital and forward revenue financing
- Direct growth and expansion plans
- Business acquisition finance
- Bridge finance to settlement or refinance
- Debt consolidation or restructuring to support growth
- Buyouts (partner or shareholder exits)

Minimum Lending Criteria

- Minimum loan size: \$300,000
- Loan term: From 3 months to 3 years
- Security: Both balance sheet (e.g. plant and equipment, accounts receivable) and off-balance sheet (e.g. contracted forward revenue, shareholder guarantees backed by property)

Referral Process

Borrower Referrals

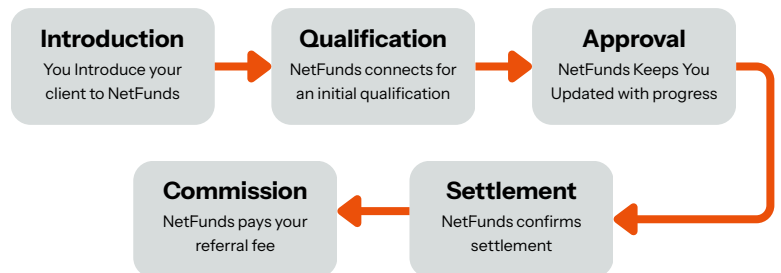
Economics

- Broker or referral fees are agreed on a deal-by-deal basis.
- Fees may be incorporated into the loan structure and paid by the borrower where appropriate.
- All arrangements are disclosed and documented transparently.

To refer a borrower email us a diary note including:

- Borrower/Investor name
- Amount sought
- Purpose of funding
- Security available
- Desired Timeframe

We will respond quickly with next steps or any questions.



Investor Referrals

Economics

After signing the NetFunds Referral Agreement

investors to NetCredit receive:

- A referral fee equal to 1% of the invested capital
- Payable on the investor's first investment
- Fees are paid following receipt of cleared funds and a valid invoice

To discuss becoming a NetFunds Referral partner, get in touch for a conversation - email info@netfunds.co.nz.

Think of NetFunds when a client says

“Who should I talk to about investments that are not property”

“I have money to invest available, but I do not want to manage rentals”

“I want a regular, passive income from my investments.”

“I need access to working capital to keep growing.”

All NetFunds offers are open to Wholesale Investors only.

This document is for general information purposes only and does not constitute financial advice or an offer to invest.

NetFundsNominee Limited does not provide personalised investment advice.

All investments carry risk, and past performance is not indicative of future results.

For more details, including terms, risks, and eligibility criteria, please refer to the offer-specific Information Memorandum (IM) and due diligence documents.

Before making any investment decision, we encourage you to seek independent advice.