

### Platform Overview

**Name**  
Assetz Capital

**Summary**  
Assetz Capital allows investors to lend money to SMEs and property businesses. Assetz Capital sources the loans and investors then either self-selects the investment or Assetz Capital chooses the investment on behalf of investors via one of their investment accounts.

**Target Investor**  
Assetz Capital aimed at everyday investors. Investors can earn up to c.15% per annum gross dependent on their choice of investment account and period, with a minimum investment amount of £1. There are no fees for early withdrawals and subject to demand from other investors they do facilitate early exit.

**OFF3R's Comment on Platform**  
Assetz Capital have lent over £250m over 315 loans since launch with 60% of these funded in the last 12 months\*. With a 100% record of recovering the interest on the 9 loans that have defaulted since launching in 2013 their already strong and future potential growth in the UK P2P lending market is notable.

\*Source: <https://www.assetzcapital.co.uk/key-investing-information/defaults-and-losses/>

### Platform Information

<b>Founded</b>	2013
<b>Location</b>	London, UK
<b>Regulatory Status</b>	Fully FCA Authorised

### Products Available

**Investment Accounts**  
Assetz Capital investors can choose from an automated investment account: Quick Access; 30 Day Access; Great British Business; Green Energy Income or Property Secured Investment Account or they can opt to choose investments for themselves via the Manual Loan Investment account.

**SIPP Investment Account**  
P2P SIPP allowing investors to share in a loan portfolio using their Self-Invested Personal Pension

**Individual Loans**  
Loans made to SME businesses and property development companies.

### Investor Information

<b>Who do you Lend to?</b>	Individuals
<b>What is the minimum investment?</b>	£1
<b>How are the loans secured?</b>	Property and business assets
<b>What is the typical investment term?</b>	1 to 60 months
<b>What type of investment is it?</b>	Account based or self-select.
<b>Is an Innovative Finance ISA available?</b>	No – However, they have announced it should be released later this year.
<b>Are there specific investor fees?</b>	No fees for lenders, all costs are paid for by the borrower.
<b>Is early exit possible?</b>	Early exit is possible providing there is a willing buyer.
<b>What investor protection is available?</b>	There is no access to FSCS. However, Assetz Capital seek to reduce capital risk to investors by taking asset security on every loan and providing a discretionary provision fund for some of their investment accounts.

[Visit Assetz Capital Website](https://www.assetzcapital.co.uk)

### Risk Warning

This guide contains some information that has been sourced from [www.assetzcapital.co.uk](https://www.assetzcapital.co.uk) and was correct as of June 2017. Lending to individuals and early stage businesses involves a high level of risk and it should be done only as part of a diversified portfolio. Tax treatment depends on the individual circumstances of each investor and may be subject to change in the future. Your capital is at risk.

## Platform Registration and Investment Process

### Stage 1 – Registration Process

Investors can register with Assetz Capital in a matter of minutes with their 3-step registration process. Firstly you are required to fill out your contact information, then answer some questions based on your risk profile and finally verify your ID.

### Stage 2 – Making an Investment

To make an investment, you will need to deposit money into your account following registration. Following this, you can choose whether to invest 'automatically', via an investment account that will automatically diversify your funds across a number of loans in order to help you spread your risk, or 'manually', where you have the option to handpick one or a selection of business and property loans.

### Stage 3 – Managing your Investment

You can manage your account via the 'Account Dashboard'. Here you can view all of the current Assetz Capital investments available, and choose invest via one of their investment accounts or manually hand-pick your portfolio as suits.

### Stage 4 – Exiting your Investment

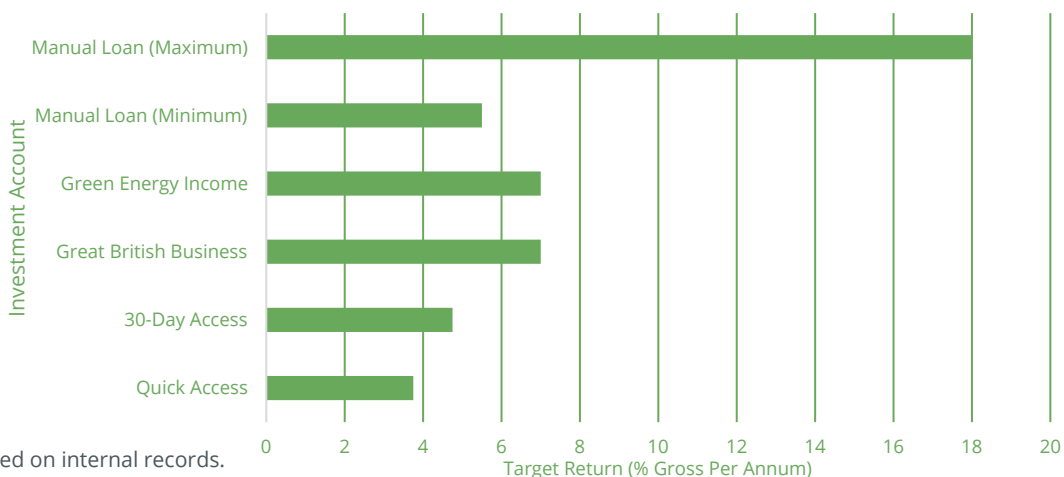
Subject to demand from other investors, Assetz Capital offer the option of early exit via their secondary market. However, if demand is not sufficient, you should receive your cash back over the term of the loans held within the account which could be over a period of up to five years.

## Platform Performance Data

Since April 2013, Assetz Capital lenders have funded over 315 loans with a total value of £250m. Around 17% of that has been funded in the last 3 months and 60% in the last 12 months.

Assetz Capital lenders have earned approximately £22m in interest, including £1,060,500 of interest recovered from loans that have defaulted.

### ASSETZ CAPITAL INVESTMENT ACCOUNT TARGET RETURNS



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