



Trading Economic Interests On The Trading Credit Marketplace

RainFin is an online Credit Marketplace that enables Borrowers affordable capital and Investors access to a new asset class (Alternative Credit).

Introducing The Trading Credit Marketplace

RainFin's Trading Credit Marketplace enables liquidity by offering Investors the opportunity to sell their Economic Interests to potential buyers.

1



Investors Wishing To Sell Their Economic Interests

The Investor lists the Economic Interests on the Trading Credit Marketplace at a specific asking price.

The benefits to seller

- Get capital back early
- Can sell at a profit
- Get rid of non performing loans
- Low fees
- Liquidity (willing seller, willing buyer)

2



The Trading Credit Marketplace

The Trading Credit Marketplace facilitates all transactions as well as generates the transfer of Economic Interests between the buyer and seller.

RainFin marketplace performs

- Loan admin
- Notify Investors of offers
- Transfers economic interests
- Collection and disbursement of funds
- Reporting

3



Investors Looking To Purchase Economic Interest In A Loan

Personal and business Investors select the Economic Interest on the marketplace according to their risk appetite and make offers relative to the asking price.

The benefits to the Investor

- Can buy Economic Interests at a discount
- Low fees
- Broader access to investment opportunities
- Fixed income type returns
- More loan options for Investors

How Do I Sell My Economic Interest in the Loan?

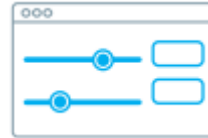
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Check The Status

- Check the status of the loan in which you have Economic Interests.
- Interest in loans that are 5 days before or 5 days after the loan's repayment cycle, are temporarily unavailable to sell.
- Interest in loans in the first and last month of repayment, can't be sold

2



Set An Asking Price

- Select the loan for which you have Participation Notes and set the asking price you would like to receive

3



Loan Gets Published

- The loan will be listed on the Trading Credit Marketplace for a limited time and be open to offers.
- The loan will automatically be removed 5 days before the repayment date.
- You can cancel the sale at anytime

5



Get Paid

- When an offers accepted, a transfer certificated is generated by RainFin and can be viewed under 'Contracts' on the RainFin platform.
- The transaction is not reversible after an order is accepted.
- The seller will pay a transaction fee of 1 month's interest plus VAT if the sale is concluded The fee will be invoiced and will need to be paid before withdrawal.

4



Accept or Decline Offers

- Other Investors will make offers to purchase your Economic Interest in the loan.
- You will be informed via e-mail of offers, which you can then accept or decline.
- An offer matching, or higher than your asking price, will automatically be accepted.

The Trading Credit Marketplace Seller Screen



Get a Business Loan Invest your Money

My Account

Logout

Are You Considering Selling Your Economic Interest In This Loan On Our Trading Credit Marketplace?

Economic Interest to Sell

The portion of capital that you are participating in and are able to sell, taking into account the offer increments and the minimum balance required.

Asking Price


The amount the seller would like to receive for the sale of their portion of the loan.

REQUEST TO SELL

Economic Interest To Sell ? **Asking Price** ?

R 250,000.00 - R 300,000.00 **LIST MY ECONOMIC INTEREST**

Business Loan

 **RSA LOGISTIC (PTY) LTD**
Inventory Stock Purchase: **Stocking up for December**
Stocking up for December to break all sales records. Your investment will be richly rewarded!

Original Total Loan **R 250 000.00** | Original Loan Portion **R 250 000.00**

Interest Rate ? 25.25%	Interest Profile ? Prime	Risk ? c1	Loan Profile ? Amortising	Duration ? 6 Months	Repayments ? Monthly
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Accrued Interest as at ?
Date: **12 Apr 2018**
Value: **R 260.18**

Transaction Fee ?
R 5 017.32

Potential Profit/Loss ?
R 44,982.68

Accrued Interest

This is a calculated average interest rate, based on the current offers.

Transactional Fee

If the Economic Interest in the loan is successfully sold, you will incur a transaction fee, which is equal to the next month's interest receivable on the portion sold. The fee (VAT) incl. covers the administration cost incurred in changing the Economic Interest ownership.

Potential Profit/Loss

This is the potential profit or loss you could be making with the sell of the Economic Interest. It is taking into account the Capital to Sell, Asking Price and your Transaction Fee.

How Do I Buy Economic Interest In A Loan?

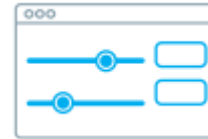
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Browse The Marketplace

- Search for a loan on the Trading Credit Marketplace matching your risk criteria and budget.
- View the Borrower's repayment history and risk grade before making an offer.

2



Make An Offer

- View the seller's asking price and calculate a preferable offer.
- You will be able to view your potential loss or gain on the loan.
- When you confirm your offer, a notification e-mail will be sent to the seller.

3



Offer Gets Accepted Or Denied

- A matching or higher offer on the asking price will automatically be accepted.
- An offer lower than the asking price will have to be accepted or denied by the seller.
- You will be notified via e-mail of the outcome.



Please Note:

You buy the available outstanding capital, irrespective of the asking price and offer made. All scheduled payments (capital and interest) from the borrower, from the date of sale for the duration of the loan, or until you sell the loan, will be made to you, the buyer.

4



Start Earning

- If your offer is accepted, a transfer certificate will be generated and RainFin will transfer the rights to the buyer.
- The buyer will pay a standard 1.15% service fee (VAT) inclusive on the monthly payment received. This fee will be invoiced to your RainFin account.
- All interest and outstanding capital will now be paid to you as the new owner.

The Trading Credit Market Offer Screen



Get a Business Loan Invest your Money

My Account

Logout

Hi Purple Rain, Make An Offer On The Economic Interest Of This Loan

Economic Interest For Sale

The amount the seller would like to receive for the sale of their portion of the loan.

Contractual Interest

The interest of the original offer made by the seller of the loan.

My Offer On The Economic Interest For Sale

The amount you are prepared to pay to buy this loan portion.

Purchase Profit / Loss

The net amount you will receive from your loan portion. It consists of the capital purchased plus interest receivable, less the service fee.

Loan Information					
Economic Interest For Sale [?] R 50.00	Contractual Interest [?] 25.25%	Asking Price [?] R 50.00	Months Remaining [?] 35	Risk Grade [?] c1	Loan Performance [?] Good standing
Calculate Your Offer					
My Offer On The Economic Interest For Sale [?] R 50.00			MAKE AN OFFER		
Purchase Profit / Loss [?] R21.05	Total Interest Earnings [?] R 21.06	Total Service Fee [?] R 1.05	Scheduled Repayment [?] R 1.99	Final Repayment [?] R 2.01	Total Repayments [?] R 72.10
Business Loan					
Mahan Developments (pty) Ltd Other: Building purchases Building purchases to continue with current development					
Original Total Loan R 249 100.00			Original Loan Portion R 50.00		
Interest Rate [?] 25.25%	Interest Profile [?] Prime	Risk [?] c1	Loan Profile [?] Amortising	Duration [?] 36 Months	Repayments [?] Monthly

Your Balance R 9.44 Top Up

Current Offers In This Loan 0

Time Remaining 07 Days 14h 30m 32s

Payment Day 25

Next Payment Date 25 April 2018

Total Interest Earnings

This value is the potential earnings from this loan for the remaining duration of the term. This may differ from what is displayed as the interest is variable and based on the prime rate.

Total Service Fee

If your offer is successful, you will incur a service fee, payable in equal instalments over the life of the loan. The value displayed is the accumulated value of the service fees (VAT incl.) over the period remaining of the term of the loan.

Asking Price

The amount the seller would like to receive for the sale of their loan portion.

Months Remaining

The remaining duration of the loan where payments will be received.

Loan Performance

Good standing indicates all payments are up to date. Overdue indicates that there are payments outstanding.

Scheduled Repayment

The potential scheduled repayment that the buyer would receive on payment dates.

Final Repayment

The potential final payment that would be received for an amortised loan.

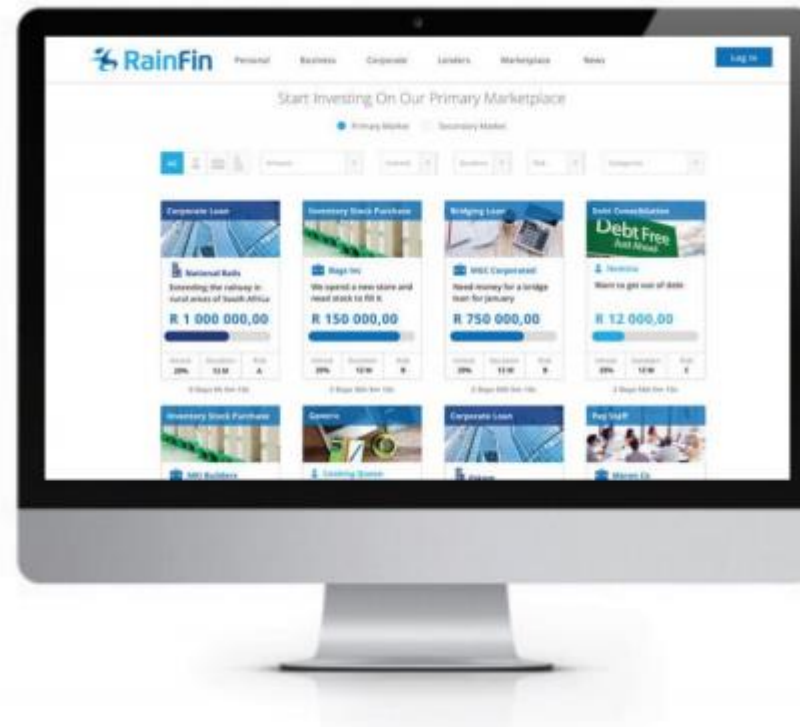
Who Do I Contact To Find Out More?

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RainFin is an Authorised Financial Services Provider (FSP45756) and Registered Credit Provider (NCRCP 5587)

