Annual Outcome statement:

The rate of return shown on our website is at 31st December 2024 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full.The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st December 2024 was 3.4% and the anticipated default rate for the same period was 3.3%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 97.9% the interest due and not suffered any loss of capital.

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Annual Outcome statement:

The rate of return shown on our website is at 31st December 2023 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st December 2023 was 3.4% and the anticipated default rate for the same period was 3.9%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 97.8% the interest due and not suffered any loss of capital.

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Annual Outcome statement

The rate of return shown on our website is at 31st December 2022 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st December 2022 was 3.3% and the anticipated default rate for the same period was 3.6%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 97.5% the interest due and not suffered any loss of capital.

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Annual Outcome Statement

The rate of return shown on our website is at 31st December 2021 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st December 2021 was 3.6% and the anticipated default rate for the same period was 3.5%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 98.0% the interest due and not suffered any loss of capital.

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Annual Outcome Statement

The rate of return shown on our website is at 31st December 2020 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st December 2020 was 3.4% and the anticipated default rate for the same period was 3.1%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 97.6% the interest due and not suffered any loss of capital.

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Annual Outcome Statement

The rate of return shown on our website is at 31st October 2019 before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual rate of return may be lower than anticipated if the capital is not immediately reinvested throughout the term and all of the loan repayments are not made on time or in full.

The annual default rate to 31st October 2019 was 2.8% and the anticipated default rate for the same period was 3.2%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 5 years have received approximately 97.7% the interest due and not suffered any loss of capital.

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Annual Outcome Statement

Past performance is not a guarantee of the future. The rate of return shown on our website is at 31st March 2018, before tax and assuming reinvestment of capital throughout the term. It assumes all of the loan repayments are made on time and in full. The actual return may be lower than anticipated if the capital is not immediately reinvested throughout the term or if all of the loan repayments are not made on time or in full.

The annual default rate to 31st March 2018 was 4.0% and the anticipated default rate for the same period was 4.2%. Whilst previous returns can be no guarantee of future returns, those lending on our platform over the last 3 years have received approximately 97% the interest due and not suffered any loss of capital.

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