



Lendermarket Limited Services Statement

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Approving Authority	Board
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Responsible unit	Compliance

Lendermarket Limited, trading as Lendermarket, is regulated by the Central Bank of Ireland and is duly authorised as a Crowdfunding Service Provider under Regulation (EU) 2020/1503 (**the Crowdfunding Regulation**). However, Lendermarket does not only provide investment opportunities as a Crowdfunding Service Provider in line with the Crowdfunding Regulation, but also provides a service for investing via the acquisition of Claims, which is an activity not covered by the Crowdfunding Regulation.

This document (**the Services Statement**) aims to assist Users of the Lendermarket Platform to clearly distinguish between the two types of activities undertaken by Lendermarket, while explaining the importance of knowing the difference between the services and allowing Users to make an informed decision on which of the two services specified herein they want to take advantage of to make investments.

Services Statement

What services does Lendermarket offer?

Lendermarket undertakes the following activities for providing Users with investment opportunities:

1. the facilitation of granting of loans, i.e. **the Crowdfunding Service**,
2. the intermediation of financial claims, i.e. **the Claims Assignment Service**.

Both the Crowdfunding Service and the Claims Assignment Service are regulated by the Platform Rules and entail investing in Listed Loans on the Platform. We invite Users to also familiarize themselves with the **Risk Disclosure Statement**, available on the Lendermarket website, addressing the risks associated with funding entities who carry out lending activities and investing via the Platform.

While the Crowdfunding Service and the Claims Assignment Service both allow to invest in Listed Loans via the Lendermarket Platform, the essence of those services is different on a principal level - a detailed breakdown of that is provided below.

Lendermarket may also make available Auto Invest FLEX or other optional product features in relation to the Crowdfunding Service and, where expressly designated by Lendermarket, in relation to the Claims Assignment Service. The mechanics, eligibility criteria, legal structure and settlement logic of any such optional product feature may differ depending on whether the relevant investment is made through the Crowdfunding Service or the Claims Assignment Service, and shall in each case be governed by the applicable Platform Rules, product terms and investment documentation.

1. the Crowdfunding Service

Lendermarket provides the Crowdfunding Service under the Crowdfunding Regulation and holds an authorisation to do so from the Central Bank of Ireland. This means that any regulatory supervision that Lendermarket is subject to concerns the Crowdfunding Service and Lendermarket's activities as an authorised Crowdfunding Service Provider.

When using the Crowdfunding Service, Users are subject to the protections and safeguards offered and established by the Crowdfunding Regulation.

The Crowdfunding Service is provided to Users who select a relevant Listed Loan on the Platform and conclude a Limited Recourse or Limited Purpose Loan Agreement with the Loan Originator and Lendermarket regarding the provision of a Limited Recourse Loan or a Limited Purpose Loan. This means that funding of the Loan Originator takes place via an unsecured loan advanced by the User to the Loan Originator.

Under a Limited Recourse Loan Agreement, the User is entitled to receive LRL Repayments in accordance with the terms of that agreement. Conversely, under a Limited Purpose Loan Agreement, the User is entitled to receive LPL Repayments, however, under this structure, the Loan Originator's repayment obligations to the User operate independently and do not track the repayment performance of the underlying refinanced Loan Agreement between the Loan Originator and the Borrower.

The rights and obligations of the User are set out in the Platform Rules and, as applicable, the Limited Recourse Loan Agreement or the Limited Purpose Loan Agreement.

2. the Claims Assignment Service

The Claims Assignment Service provided by Lendermarket is not subject to the Crowdfunding Regulation and Lendermarket does not hold an authorisation from any supervisory body, including the Central Bank of Ireland, to provide such service, since an authorisation is not necessary as it is not a regulated financial service.

When using the Claims Assignment Service, a User is not entitled to the protections and safeguards offered under the Crowdfunding Regulation as described above in the case of the Crowdfunding Service.



The Claims Assignment Service is provided to Users who select a relevant Listed Loan on the Platform and conclude **an Assignment Agreement** with the Loan Originator and Lendermarket, whereby the User (assignee) acquires from the Loan Originator (assignor), and the Loan Originator transfers to the Lender, **the Claim** deriving from the Loan Agreement towards the Borrower.

The rights and obligations of the User are stipulated in the Platform Rules and the Assignment Agreement.

How to tell the difference between Listed Loans that are offered as part of the Crowdfunding Service and those offered as part of the Claims Assignment Service?

Lendermarket has provided a clear and simple way for Users to select between Listed Loans that are offered as part of the Crowdfunding Service and those offered as part of the Claims Assignment Service.

When selecting Listed Loans Users can see a column titled "Regulated", under which the following signs are provided for each Listed Loan, having the appropriate meaning:

Sign	Meaning	Explanation
	Regulated Service	Listed Loan offered as part of the Crowdfunding Service. If a User selects a Listed Loan which carries the sign meaning "Regulated Service" the User will be investing as part of Lendermarket's regulated activity and will be offered the Crowdfunding Service.
	Unregulated Service	Listed Loan offered as part of the Claims Assignment Service. If a User selects a Listed Loan which carries the sign meaning "Unregulated Service" the User will be investing as part of Lendermarket's unregulated activity and will be offered the Claims Assignment Service.