

IMPORTANT INFORMATION

AFSL

Semper Securities Limited ACN 630 113 530 AFSL No. 520185 (**Semper**) is authorised to provide general financial product advice, and deal, in securities to wholesale clients.

Under its AFSL, Semper as trustee for the Semper Securities Trust issues debentures (**Notes**) that are offered to investors via the Semper investor platform (**Platform**).

Wholesale clients only

The Platform is only open to Australian residents living in Australia who we determine, in our absolute discretion, are wholesale clients or sophisticated investors. Retail clients cannot, in any circumstance, view or subscribe for any Notes.

To view or subscribe for any Notes, you must apply for an account and agree to the Platform [Terms & Conditions](#) and [Privacy Policy](#)

No financial advice

All content on this website; and in the Platform, is factual information only. It does not take into account any of; your personal objectives, circumstances, needs or preferences and does not constitute financial advice.

Choosing an investment is an important decision and, before making any decision to subscribe for Notes, you should always:

- conduct your own research;
- make sure you understand the Notes including its features, how it works, benefits, risks and cost;
- obtain independent legal, financial, taxation and/or other professional advice; and
- make sure you always read the applicable disclosure documents.

We are not a bank

Semper is not authorised as an Approved Deposit-Taking Institution (**ADI**) under the Banking Act 1959 and is not supervised by the Australian Prudential Regulation Authority. Any investment in the Notes will not be covered by the financial claim scheme (also known as the Government Bank Guarantee) established under the Banking Act 1959, which covers deposits up to AU \$250,000 per depositor per ADI.

Understanding the risks

As with all investment products, there are risks in investing in the Notes. You should read the disclosure documents carefully to find out more about risks. There may be other risks relevant to you that are not detailed in the disclosure documents. It is important that you also consider these other risks before you make any decision to invest in the Notes.

Investing in the Notes is not the same as depositing money in a term deposit offered by an ADI. Investing in Notes has a higher level of risk compared to investing in a bank term deposit.

Before you invest in any Notes, you should consider your own risk profile and determine whether the Notes are consistent with it. If you are unsure, it is important that you obtain your own independent legal, financial, taxation and/or other professional advice about this.

Disclosure

There is a separate disclosure document for each series of Notes issued by Semper. You must carefully read in full all disclosure documents.

Notes

Semper may issue different classes of Notes. Each class of Notes has its own terms relating to yield, payment priority and risk profile. You should keep this in mind when considering whether, and what, Notes to invest in.

The Notes are limited recourse in nature and secured against specific loan assets (**Security**). The disclosure documents for each Note issue details the nature of the Security and which Noteholders have the benefit of the Security.

Each Security is held on trust for the benefit of Noteholders. The trustee of the trust is Melbourne Securities Corporation Limited ACN 160 326 545 (**Trustee**). The Trustee is not responsible or liable for any Notes issued by Semper or their applicable disclosure documents.

Neither Semper, Trustee nor any other person warrants or guarantees the Notes.

Each Note expires on its maturity date. There is no ability to redeem the Notes early and Semper does not intend to have the Notes traded publicly, over-the-counter or privately. The Notes should be viewed as an illiquid investment for their term.

Not a managed investment scheme

The Notes are not an interest in a mortgage fund or any other type of managed investment scheme. Each Note is a debenture.

Semper is not authorised to provide financial product advice, or deal in, managed investment schemes under its AFSL.

Semper is exempt from the requirement to register each series of Notes as a registered managed investment scheme, hold any authorisations under its AFSL in relation to managed investment schemes and does not need to comply with the disclosure requirements or anti-hawking provisions as they related to registered managed investment schemes.

Future performance

The website or Platform may reference past performance. Importantly, past performance is not an indicator of future performance.

Platform

The Platform is owned by Semper IP Pty Ltd ACN 630 825 026 (**Semper IP**). Semper uses and operates the Platform under a licence from Semper IP.