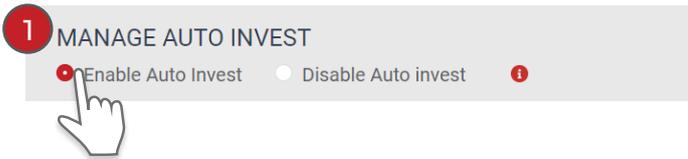


## Auto Invest Quick Guide

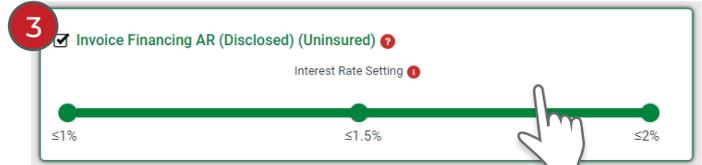
**Auto Invest** is a convenient way for you to invest. It automatically allocates your available funds to facilities according to your set preferences, in order to optimise funds utilisation and maximise returns.

### Step 1: Enable Auto Invest



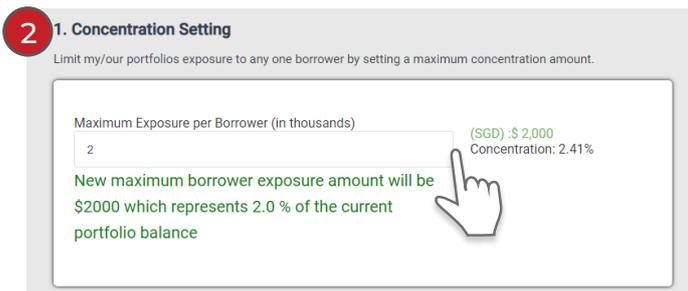
You can enable **Auto Invest** by visiting the '**Auto Invest**' tab in your account.

### Step 3: Set your preferred risk level



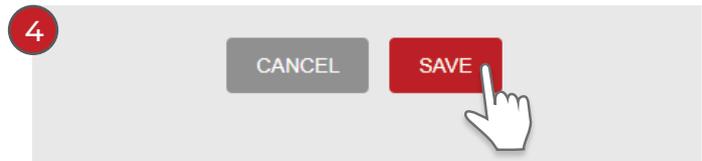
Select the interest rate exposure on each facility type. A facility type that is unchecked means that **Auto Invest** will not commit funds to any live facilities of that type.

### Step 2: Set your Concentration preference



Choose to limit exposure to any one SME borrower and **Auto Invest** will keep your portfolio diversified as much or as little based on this. Once your limit has been reached for a specific SME, **Auto Invest** will not commit additional funds until outstanding facilities from that SME have been repaid.

### Step 4: Save your settings



Save the changes and see them reflected in real-time. **Auto Invest** will then engage whenever facilities are live on the platform which meet your specific criteria. If you wish to manually invest beyond your concentration setting or into a facility type not selected in **Auto Invest**, you may do so either through the 'Live Facilities' section in the platform or by contacting your RM when notified of a new facility.

#### How does Auto Invest work?

When a new facility becomes available on the platform, **Auto Invest** will automatically create a list of investors to participate based on their pre-determined settings, that will be used to fill the facility. The system will then continuously loop through the lists and commit \$1,000 at a time from each investor.

Note: Investors will be removed from the list as either of the two following situations occur

1. Your borrower concentration maximum has been reached
2. Your Net available funds are below \$1,000

At this point, the investor will be removed from the list of participants and **Auto Invest** will continue to loop through the shortened list of remaining investors until the facility is filled.

#### Will Auto Invest engage for every facility that fits my criteria?

Not necessarily, it will depend on the size of the facility. If the facility amount is small and the list of participating investors far exceeds the funds required, **Auto Invest** may not be able to commit your funds.

In scenarios where the facility is filled before even one loop can be completed, and you have missed out on participating as you're positioned after facility has already been filled, you will be prioritised on the next facility.

Note: You are able to manually fund over and above your **Auto Invest** settings by clicking 'Fund' on 'Live Facilities'.