



MONTHLY INVESTMENT UPDATE

NOVEMBER 2021 // PREPARED BY

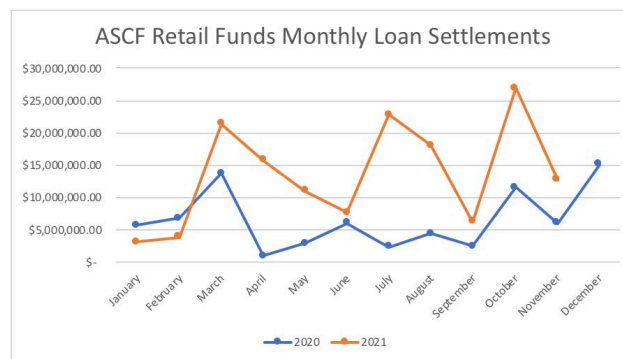


LATEST NEWS & INFORMATION

| TRADING UPDATE

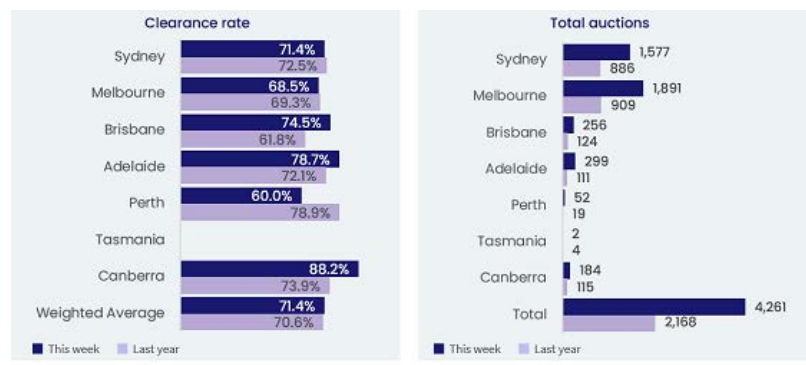
Christmas has come early for ASCF with an exciting move taking place this week as we move to a larger office space to accommodate the ever-expanding ASCF team. The new physical office address will be updated in the coming days as ASCF move into Level 1, 50 Park Road Milton QLD 4064.

As anticipated, November resulted in another strong month of new loan originations with \$12.78 million in new loans occurring across the retail funds, well above the results recorded in November 2020 contributing to just over \$149 million in loans in 2021. Current weighted Loan-to-valuation ratios (LVR) across the three funds remain low with 52.62% in Premium Capital, 65.51% in Select Income and 68.20% In High Yield.



As we enter the holiday period, we anticipate similar results in December in what should result in well over \$150 million being written across the retail funds in the 2021 calendar year. In a strong sign for the lending market, we are still receiving a greater number of loan inquiries than we are currently able to fund and continue to seek further investment from new and existing clients. In November, we received a net increase of over \$3.58 million across our retail funds, for a combined Funds Under Management (FUM) of over \$188 million.

On the back of soaring property prices, the last weekend of November recorded the most auctions since CoreLogic records commenced in 2008, with 4,261 homes going to auction, the first time that more than 4,000 auctions have occurred in a single weekend. Melbourne held the largest number of auctions with 1,891 followed by Sydney with 1,577, with both cities recording significantly more on the 909 and 886 respectively for the same weekend in 2020. Adelaide (299), Brisbane (256), Canberra (184) and Perth (52) all recorded more auctions than the same weekend in 2020.



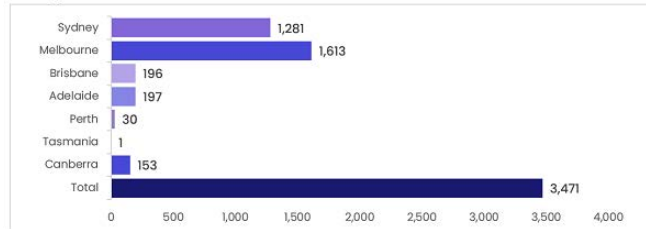
Source: <https://www.corelogic.com.au/news/weaker-preliminary-clearance-rates-volume-auctions-reaches-new-record-highs>

LATEST NEWS & INFORMATION

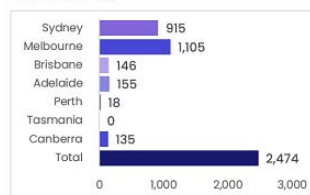
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Whilst total auction numbers were up, clearance rates were slightly down, yet still strong with a combined 71.4% clearance rate across the capitals. Clearance rates in Canberra remained strong with 88.2% followed by Adelaide (78.7%), Brisbane (74.5%) and Sydney (71.4%). Melbourne and Perth recorded the lowest clearance rates with 68.5% and 60% respectively.

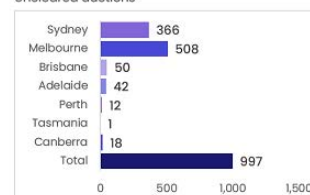
CoreLogic auction results



Cleared auctions



Uncleared auctions



Source: <https://www.corelogic.com.au/research/daily-indices>

The unit price across all three retail funds remains stable at \$1.00.



| SEASON'S GREETINGS & HOLIDAY TRADING HOURS

As this is the final issue of ASCF's Monthly Investment Update Newsletter for 2021, we would like to take this opportunity to thank all of our investors and subscribers for their continued support throughout this extraordinary year.

Our office will be closed from 5.00 pm Friday 24th December 2021 and will reopen at 9.00 am Tuesday 4th January 2022.

For urgent investment enquiries during this closure period, please send an email to investor@ascf.com.au.

Wishing you a happy, safe and joyous holiday season from all the ASCF team and we look forward to working with you next year!

LATEST NEWS & INFORMATION



| WHY INVEST WITH ASCF?

This month a broker approached ASCF to refinance an existing 2nd mortgage business loan secured by their client's principal place of residence located in Kulangoor, Queensland. The loan included provision for additional working capital to re-start their marine workshop business which had been adversely impacted due to COVID.

A valuation was commissioned which came in at \$850,000 and we provided a loan of \$140,000 including fees and capitalised pre-paid interest for 12 months term at an interest rate of 18% per annum, The LVR was 71% including the existing 1st mortgage with the loan settling today.

The borrower intends to refinance the loan to a traditional lender through their broker at the expiration of the loan term.



| WHY INVEST WITH ASCF?

ASCF operates 3 pooled mortgage funds for investors to choose from.

So, what does pooled actually mean and what are the benefits?

Simply put, investors funds are pooled together in each of the funds to support the respective underlying loan portfolio in each fund. Your funds are therefore not linked to one singular loan or borrower as is the case with Peer-to-Peer lending.

This pooling of investor funds spreads the risks in a couple of ways.

Firstly, should a loss be incurred on a loan in one of the funds, the loss is spread across the entire fund thereby minimising the risk to a single investor.

Secondly, there is geographical and property type diversification. Should a downturn occur in one region or sector of the property market the fallout is spread as loans in the funds are over mortgages Australia wide.

LATEST NEWS & INFORMATION

ASCF CURRENT NET INTEREST RATES PAID TO INVESTORS

ASCF Premium Capital Fund First Mortgage Fund		ASCF Select Income Fund First Mortgage Fund		ASCF High Yield Fund First and Second Mortgage Fund		ASCF Private Fund Wholesale Investor Fund	
Accepting Applications		Accepting Applications		Accepting Applications		Accepting Applications	
Investment Term	Rate	Investment Term	Rate	Investment Term	Rate	Investment Term	Rate
3 months	4.50% pa	3 months	5.05% pa	3 months	5.55% pa	6 months	7.89% pa
6 months	4.75% pa	6 months	5.30% pa	6 months	5.85% pa	12 months	8.09% pa
12 months	5.00% pa	12 months	5.60% pa	12 months	6.25% pa	18 months	8.29% pa
24 months	5.20% pa	24 months	N/A	24 months	N/A	24 months	8.49% pa

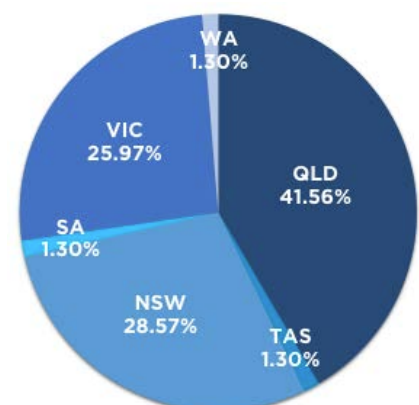
Rates paid are net of all fund costs and management fees.

KEY FUND INFORMATION

Australian Secure Capital Funds Australian Financial Services Licence (AFSL) and Australian Credit Licence (ACL) Number		491 201		
Unit Price for ASCF Select Income Fund (previously ASCF #1 Fund)	as at 30 November 2021	\$1.00		
Unit Price for ASCF Premium Capital Fund	as at 30 November 2021	\$1.00		
Unit Price for ASCF High Yield Fund (previously ASCF #2 Fund)	as at 30 November 2021	\$1.00		
Income Distribution	For October 2021	PAID		
Total Funds Under Management: ASCF Select Income Fund + ASCF High Yield Fund + ASCF Premium Capital Fund	as at 30 November 2021	\$188,199,165.92		
		ASCF Premium Capital Fund	ASCF Select Income Fund	ASCF High Yield Fund
Average Weighted Loan to Valuation Ratio (LVR)	as at 30 November 2021	52.62%	65.51%	68.20%
Average Loan Size	as at 30 November 2021	\$771,117.65	\$1,001,948.17	\$1,265,478.86
Percentage of 1 st Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 November 2021	100%	100%	67.63%
Percentage of 2 nd Mortgage Loans on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 November 2021	0%	0%	12.82%
Percentage of Loans with 1 st and 2 nd Mortgages on a Weighted Basis (ASCF HIGH YIELD FUND ONLY)	as at 30 November 2021	0%	0%	19.55%

| ASCF CURRENT LOANS BY STATE

To view a current summary of our loans as at 30th November 2021, please [click here](#).



Since Commencement in 2016

- ✓ All investors have received their interest distribution every month
- ✓ All investors have had their request to redeem funds paid on time
- ✓ The value of investors initial investment has remained stable at \$1.00 per unit



Benefits of the Fund

- ✓ Monthly interest payments to investors
- ✓ High liquidity fund due to the short-term nature of our loans
- ✓ Low loan to valuation ratios with a maximum 80% loan of property valuation
- ✓ Capital Stability
- ✓ Low risk profile to property market fluctuations with maximum loan term to borrowers of 24 months
- ✓ No construction loans to developers

Are you looking to invest in ASCF or increase your investment in the funds?

CALL US TODAY ON 1300 269 419

Or
[click here](#)



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