



AutoLend

The AutoLend facility is designed to enable lending on a larger scale and with more sophistication than is feasible by manually searching and selecting loan requests and borrowers, and then manually placing bids on those loan requests. AutoLend enables automatic bidding. AutoLend will automatically place lending bids on loan requests selected according to the lending portfolio parameters. Multiple number of different lending portfolios may be created by the lender each configured by different available AutoLend parameters. This enables lenders to lend on a portfolio basis setting borrower credit ratings, borrower age, interest rates and lending amounts. This enables lending in larger volume and in a more structured manner than is feasible making manual lending bids on specific loan requests.



! Important. Each portfolio is designed to place bids into one loan request only once, but if the loan request meets criteria of multiple portfolios, all portfolios will place bids into the same loan request.



! Important. Bids placed by AutoLend portfolios cannot be cancelled.

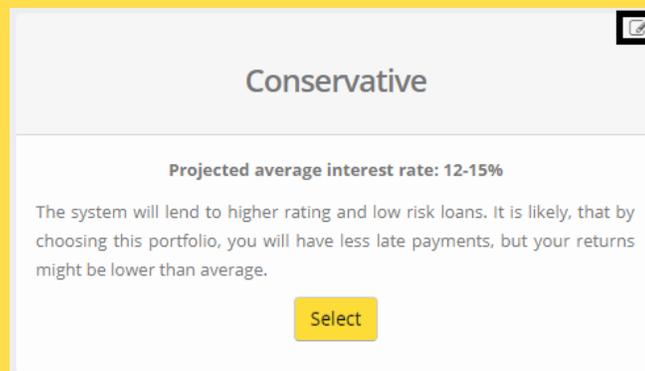
Creating AutoLend portfolio and AutoLend portfolio settings:

1. Click “AutoLend Settings” from Lender account menu;
2. You can choose between three standard AutoLend portfolios with different lending settings:
 - **Conservative.** (The system will lend to higher rating and low risk loans. It is likely, that by choosing this portfolio, you will have less late payments, but your returns might be lower than average. Projected average interest rate: 12-15%);
 - **Balanced.** (The system will lend to various size and rating loans. By choosing a balanced portfolio, you will diversify the risk, have various loans in your investment portfolio. Projected average interest rate: 15-19%);
 - **Progressive.** (The system will lend to lower rating and higher risk loans. It is likely, that by choosing this portfolio, you will have more late payments, but your returns might be significantly higher than average. Projected average interest rate: 19-23%).

After choosing one of standard AutoLend portfolios, you will be able to change all portfolio settings.

If you are not willing to change standard AutoLend portfolio settings, click “Select” next to your chosen standard AutoLend portfolio. Enter total amount you are planning to invest via FinBee, mark a tick and click “Save”.

If you want to change standard AutoLend portfolio settings, click “Pencil” icon next to your chosen AutoLend portfolio:





AutoLend portfolio settings:

Portfolio status – to make this portfolio active please select “Enabled”. Select “Disabled” if you do not want this lending portfolio to be active.

Portfolio number – this number is allocated automatically by the system.

Portfolio title – please enter the name by which you wish this lending portfolio to be known.

Borrower type – please select the borrower type. Available borrower types are:

- Private customers (Consumer loans);
- Business customers;
- Both.

Business loan repayment schedule –

- “Interest only” – the borrower pays interest on monthly basis. Principal of the loan will be paid with last monthly installment;
- “Amortizing” – annuity payment schedule. You will receive principal and interest payments on monthly basis.

(All consumer loans have amortizing repayment schedules).

Business loan type –

- “Unsecured” – the loan is not secured by any collateral;
- “Secured by a guarantee of the owner or CEO” – the owner or CEO of the company provides a personal guarantee. If company is unable to fulfill its commitments under loan agreement, the person who is providing a guarantee will have to repay the loan;
- “Secured by pledge of collateral” – loan is secured by a pledge of real estate or other type of property.

Total amount for this portfolio – please enter the amount (which must be available in your Holding account) that you wish to make available for lending from this portfolio. Please enter the Amount without a currency symbol e.g. 600.00 or 600.

Borrower rating minimum – this section defines the Loan Requests that you wish to select for lending. Please select the minimum FinBee risk rating (A*, A, B, C, D) on Loan Requests that you wish to select for lending from this portfolio. For example, if you chose B credit score, AutoLend portfolio will bid into A*, A, B credit score loans.

Loan request term minimum – please enter here the minimum Loan Term on Loan Requests that you wish to select for lending from this portfolio. Please enter the minimum Loan Term as a whole number of months selected, e.g. 12 or 24.

Loan request term maximum – please enter here the maximum Loan Term on Loan Requests that you wish to select for lending from this portfolio. Please enter the maximum Loan Term as a whole number of months selected, e.g. 36 or 54. Maximum term must be more than minimum term.

Loan request amount minimum – please enter here the minimum Loan Amount on Loan Requests that you wish to select for lending from this portfolio. Please enter the minimum Loan Amount as a whole number



without a currency symbol, e.g. 300 or 1000. Amount should not be less than 300 EUR and not more than 250000 EUR.

Loan request amount maximum – please enter here the maximum Loan Amount on Loan Requests that you wish to select for lending from this portfolio. Please enter the maximum Loan Amount as a whole number without a currency symbol, e.g. 1500 or 3000. Amount should not be less than 300 EUR and not more than 250000 Eur.

Loan request interest rate % minimum – please enter the minimum Interest Rate on Loan Requests that you wish to select for lending from this portfolio with up to 2 decimal places and do not enter a % symbol e.g. 9.65. Minimum interest rate should not be less than 6.00.

Loan request interest rate % maximum - please enter the maximum Interest Rate on Loan Requests that you wish to select for lending from this portfolio with up to 2 decimal places and do not enter a % symbol e.g. 30.50. Please enter. Maximum interest rate should not more than 40.00.

Borrower age minimum (18) – please enter the minimum Borrower Age, on Loan Requests that you wish to select for lending from this portfolio, as a whole number greater than 18, e.g. 25 or 29. Minimum age allowed – 18.

Borrower age maximum (70) – please enter the maximum Borrower Age, on Loan Requests that you wish to select for lending from this portfolio, as a whole number less than 70, e.g. 45 or 65. Maximum age allowed – 70.

Bid amount – please enter bid amount that you want to bid into each loan listing. Amount should not be less than 5 EUR and not more than 500 EUR. *If you set up your AutoLend portfolio to lend only for business loans, bid amount might be bigger than 500 EUR.*

Borrower gender – please choose borrower gender.

Debt repayments/income ratio (DTI) max – please select the maximum DTI, or the percentage that all debt repayments per month represents of the Borrower’s total income, on Loan Requests that you wish to select for lending from this portfolio. This site will not accept DTI’s greater than 40 %.

After all settings are chosen, please click “Save settings” and your AutoLend portfolio will be created.

Changing AutoLend portfolio settings:

All AutoLend portfolio settings can be changed at any time. Click “AutoLend Settings” from Lender account menu, then click “Pencil” icon next to your AutoLend portfolio:



After you have made all changes, save new settings.



Deleting AutoLend portfolio:

All or one of your AutoLend portfolios can be deleted at any time. Click “AutoLend Settings” from Lender account menu, then choose “Bin” icon next to your AutoLend portfolio you want to delete:

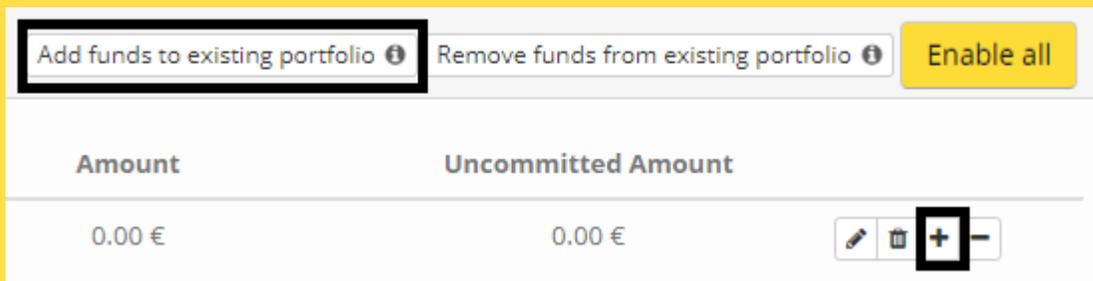


Adding funds to your AutoLend portfolio:

If you wish to add funds to existing AutoLend portfolio, click “AutoLend Settings” from Lender account menu, then click “+” icon next to your AutoLend portfolio

or

select “Add funds to existing portfolio”, choose one of your AutoLend portfolios and click „Save changes”:

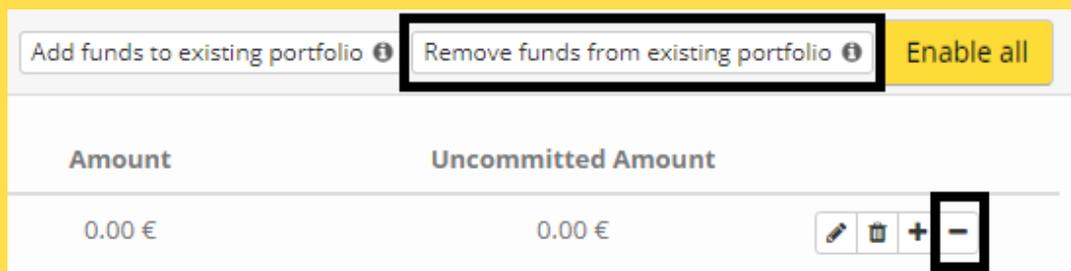


Removing funds from you AutoLend portfolio:

If you wish to remove funds from your AutoLend portfolio, click “AutoLend Settings” from Lender account menu, then click “-” icon next to your AutoLend portfolio

or

select “Remove funds from existing portfolio”, choose one of your AutoLend portfolios and click „Save changes”:



! Important. You cannot transfer funds directly from one AutoLend portfolio to another. First, you have to remove funds from one portfolio. Then you can add funds to another portfolio.



Adding your funds automatically to your AutoLend portfolio:

After creating AutoLend portfolio all deposited funds to your FinBee account will be automatically added to your AutoLend portfolio. All monthly installments (principal and interest) will be added to AutoLend portfolio as well.

You can change these settings any time. Click “AutoLend Settings” from Lender account menu, then click “General settings”:

1. **Principal repayments to** – received principal repayments;
2. **Interest repayments to** – received interest;
3. **Deposits to** – deposited funds into your FinBee account.

General settings

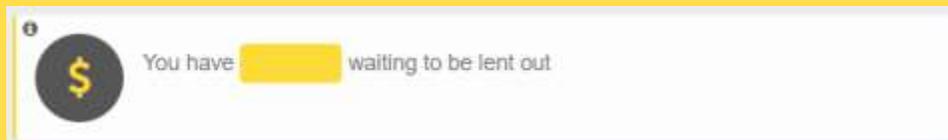
Principal repayments to
Conservative portfolio ▼ or Holding account

Interest repayments to
Conservative portfolio ▼ or Holding account

Deposits to
Conservative portfolio ▼ or Holding account

Save settings

You can choose either one of your AutoLend portfolios in each line or “Holding account”. When you choose “Holding account”, your funds will be added to the amount of money that might be lent manually. You can see “Holding account” balance by clicking “My Lending account” from Lender account menu:



! Important. You can choose only one AutoLend portfolio for your received monthly interest or principal payments and deposits. If you have more than one AutoLend portfolio, received monthly installments cannot be automatically allocated to different AutoLend portfolios depending on from which portfolio loan bid was made.

