


BALMAIN DISCRETE MORTGAGE INCOME TRUSTS

How to Invest into Rollover Opportunities (ICC)

Rollover Opportunities are available for sub-trusts where the Loan is to be rolled over for a new term. That is, when a Borrower renews a current Loan, Investors in the current sub-trust will have the option to automatically reinvest after reviewing the new SPDS.

GETTING STARTED

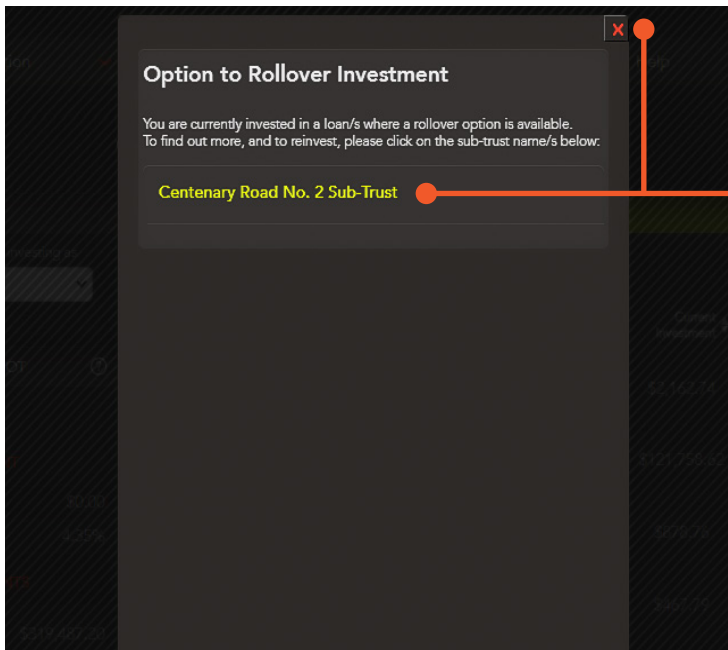
To Invest into Rollover Loans on your desktop, simply:



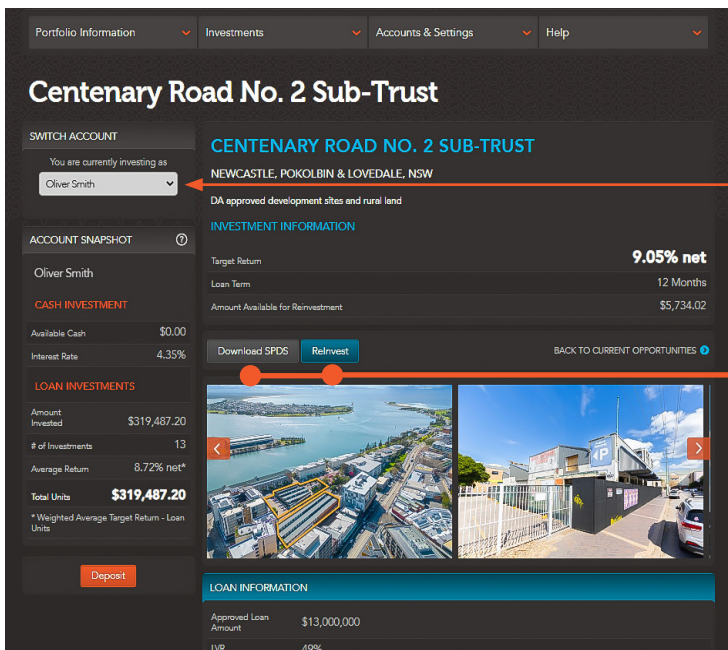
The screenshot shows the Balmain Private website interface. At the top, there are navigation links: Contact Us, Apply, Investor Login, and Adviser Login. Below this is a main menu with dropdowns for How it works, The Investments, Investor Control, and About Us. The main content area features a large image of a man in a blue shirt holding a tablet displaying investment details: 7.60%, 48% LVR, and 12 Mths. Below the image, the text reads "You be the bank." and "Online investments in stand-alone first mortgages." A smaller section below that asks "A smart way to diversify your portfolio?" and features an illustration of a man in a suit. To the right of this illustration are three sections: "You Choose." (Unique investments in stand-alone mortgages, SEE HOW IT WORKS), "You're in Control." (Returns, fixed terms and risks that are right for you, VIEW THE INVESTMENTS), and "We do the hard work." (Managing the assets so you don't have to, HOW THE LOANS ARE SELECTED).

1

Visit [balmainprivate.com.au](https://www.balmainprivate.com.au) and login to the ICC using your Username and Password.

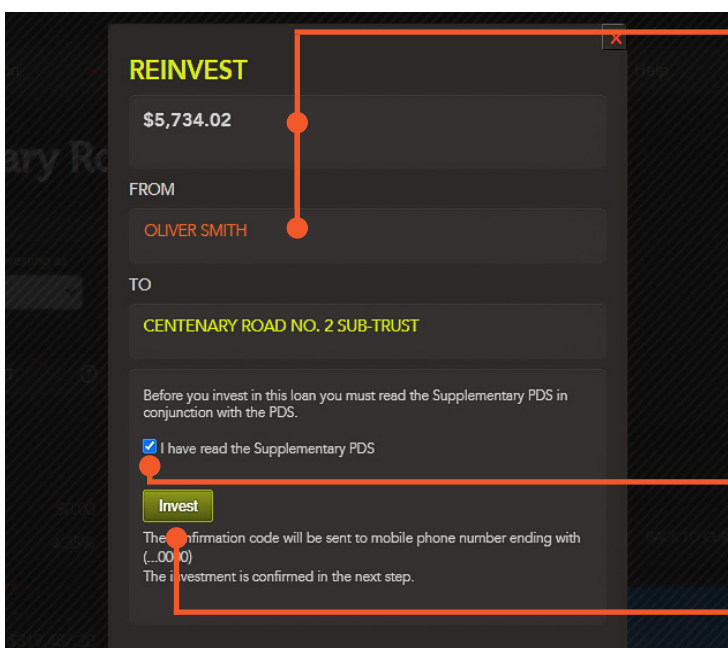


After logging in, eligible Investors will see a pop-up with a list of Rollover Loan opportunities. Click on the **Sub-Trust** name for more details and to reinvest in the new loan. Alternatively, click on the **X** icon to close the pop-up.



If you manage more than one account, ensure you select the preferred account.

After clicking on the chosen sub-trust, download the SPDS document to review the investment details. If this investment is for you, click **Reinvest**.

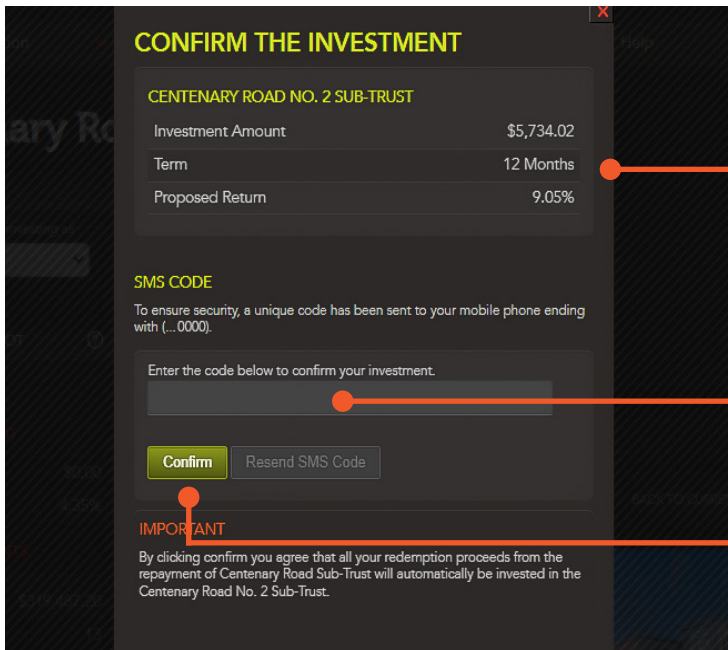


At this stage, you can review the Account Name and the Amount available for reinvestment.

Note: You will not have the option to enter or adjust the amount manually at this point. The amount field is pre-filled to match your current investment amount in the loan being rolled over. The investment can only be increased when the loan is released to all investors by following the normal investment process.

Check the **I have read the Supplementary PDS** box.

Click **Invest** and Balmain will then send an **SMS code** to your registered mobile phone number to be used in the next step.



7

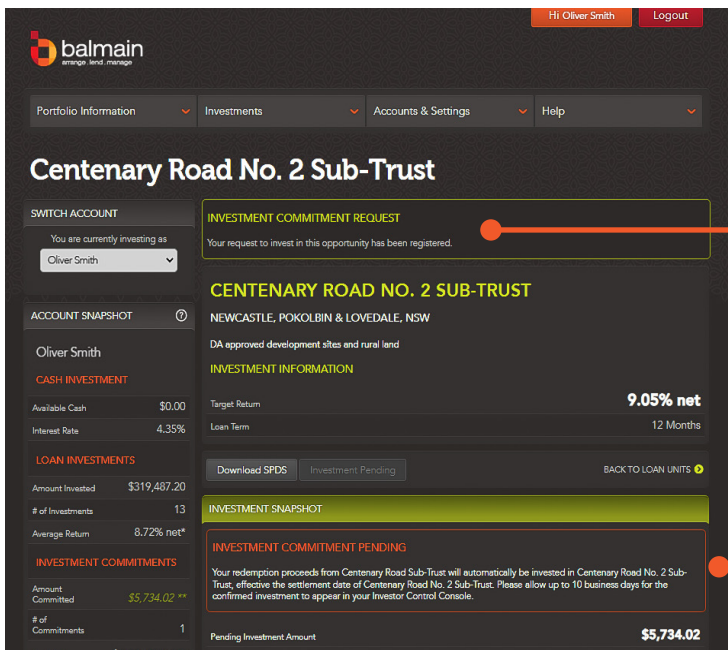
Perform a final review of the investment details.

8

Enter the **SMS security code**.

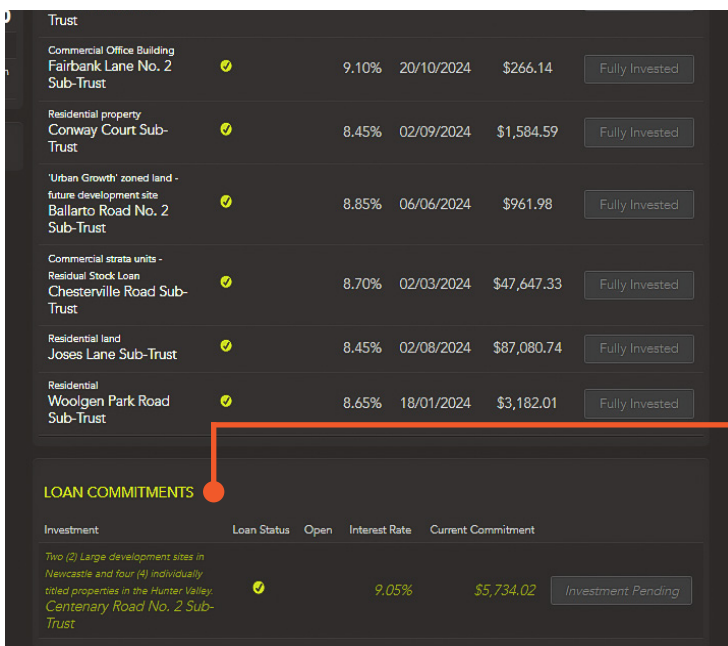
9

Press **Confirm** to finalise the investment.



10

You will receive a confirmation message and an email that your reinvestment request has been registered. Please contact us if you do not receive an email.



11

After navigating back to your Portfolio screen, scroll down to the bottom of the page to view your pending **Loan Commitments**.

Once the rollover loan has settled, and your investment is confirmed on the **Unit Register**, your investment will then move up to the **Investments Summary** list above.

As always, please feel free to contact the Balmain Investments team on 1800 138 231 or via email at balmainprivatesales@balmain.com.au with any questions you may have.

DISCLAIMER:

This information booklet is issued by Balmain Fund Administration Limited AFSL 333 213 ("Balmain"), the Responsible Entity of the Balmain Discrete Mortgage Income Trusts ARSN 155 909 176 ("Trust"). The information in this booklet is general advice only, it is not personal financial product advice and does not take into account your objectives, financial situation or needs. Before acting on any information, you should consider whether this information is appropriate for you in light of your own objectives, financial situation and needs and consult with your financial advisor. This is not an offer to invest in the Trust. You should obtain a copy of the Product Disclosure Statement ("PDS") and read and consider the PDS in its entirety before deciding whether to acquire units in the Trust. A copy of the PDS can be obtained from the website www.balmainprivate.com.au or by phoning our Sales Team during office hours on 02 9232 8888. The issuer of units in the Trust is Balmain. All investments in the Trust are subject to investment risk, including possible delays in payment or loss of income and loss of some or all principal invested. None of Balmain's or any of its associates, related entities, officers, authorised representatives or directors guarantee the performance of the Trust, or the repayment of monies invested.

When considering whether to acquire or to continue to hold units in the Trust, you should remember that an investment in the Trust is not a bank deposit or a term deposit, and is not covered by the Australian government's deposit guarantee scheme. Investing in the Trust has a higher level of risk compared to investing in a term deposit issued by a bank and there are other risks associated with an investment in the Trust. The key risks of an investment in the Trust are explained in section 9 of the PDS and also the Target Market Determination.

Related documents

You can obtain our Target Market Determination (TMD) by either scanning the QR Code or visiting balmainprivate.com.au



Target Market Determination **TMD**
Digital version of this PDS **PDS**



TMD



PDS



Sensible investing on the go.
Download the Balmain Private App



iOS



Android