

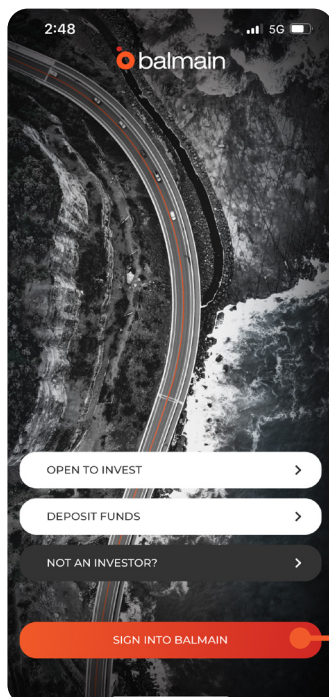
BALMAIN DISCRETE MORTGAGE INCOME TRUSTS

How to Invest into Rollover Opportunities (Mobile App)

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.

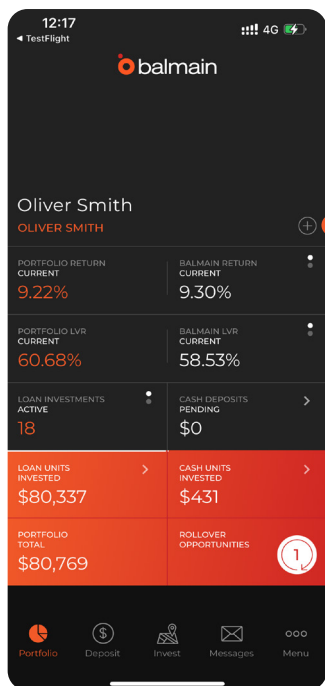
GETTING STARTED

To Invest into Rollover Loans on mobile, simply:



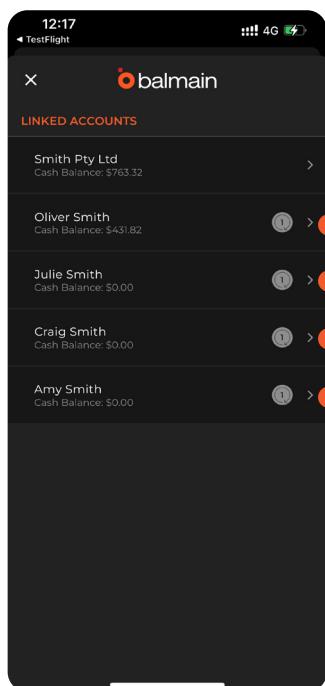
1

Log in to the **Balmain App**



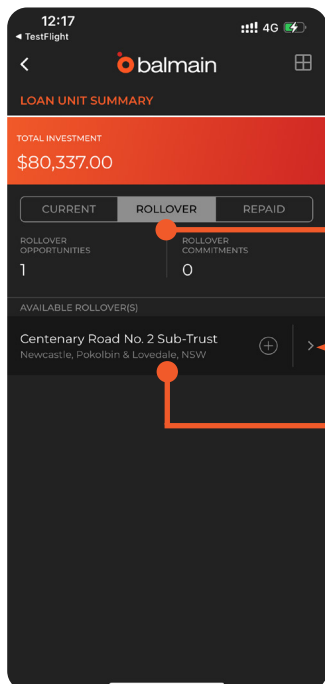
2a

Eligible investors can see the number of **Rollover Opportunities** available. Click on the number to open the Rollover tab, or if you have more than one account, click on the **+** to check the linked accounts in this category.



2b

Linked accounts eligible for Rollover will display a grey icon next to them. The numbers in the icon represent the available rollover opportunities.



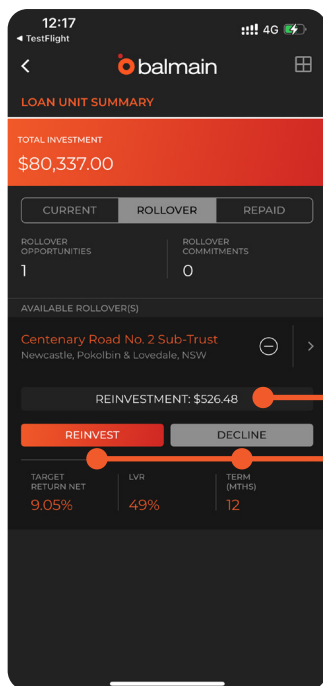
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The Rollover Opportunities button (step 2a above), will open the **Rollover** tab.

Click on this icon if you wish to see additional Loan information

4

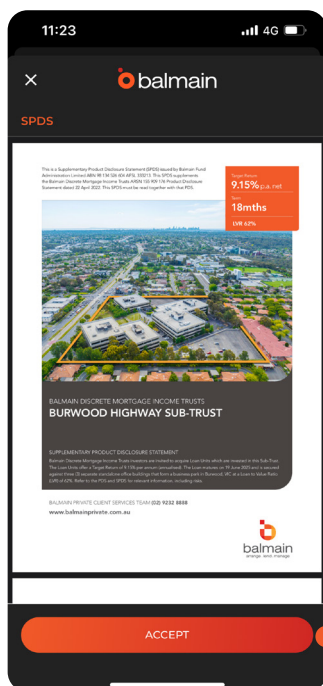
Click on the **Sub-Trust** name for more details and to reinvest in the new loan.



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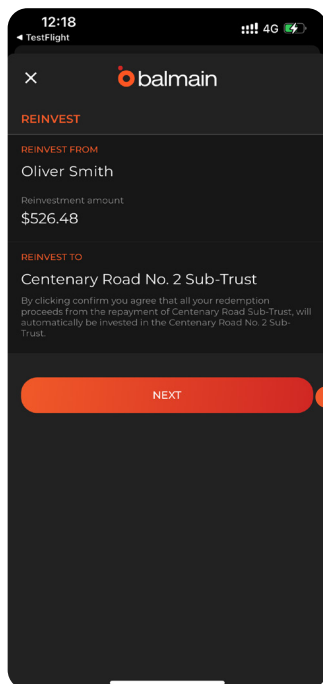
After clicking on the chosen sub-trust, it is possible to review the Amount available for reinvestment and the **Reinvest / Decline** buttons.

Note: Once declined, this opportunity and the Rollover tab will disappear from the list. If there are more than one (1) Rollover available, you will see the remaining ones. To find the declined Rollover Loans, you will have to find the sub-trust with the same name in the tab called **Current**.



6

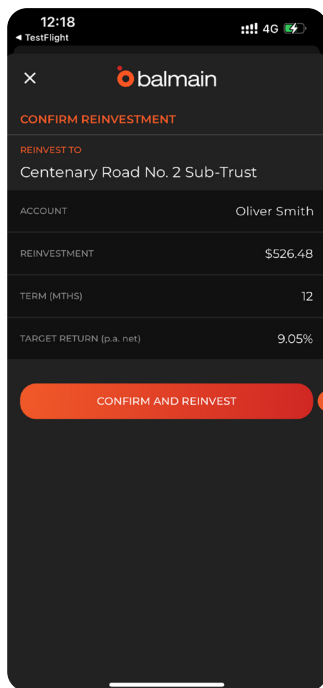
After clicking on **Reinvest**, read the SPDS document to review the investment details. If this investment is for you, click **Accept**.



7

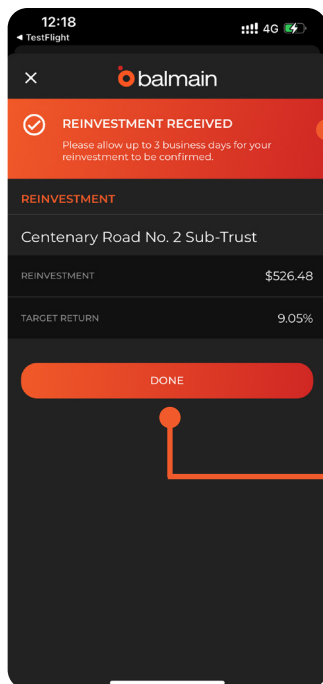
At this stage, you can review the Account Name and the Amount available for reinvestment. Click **Next** to proceed.

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.



8

Perform a final review of the investment details. Click **Confirm and Reinvest** to finalise the investment. If requested, use the pin for your second factor authentication.



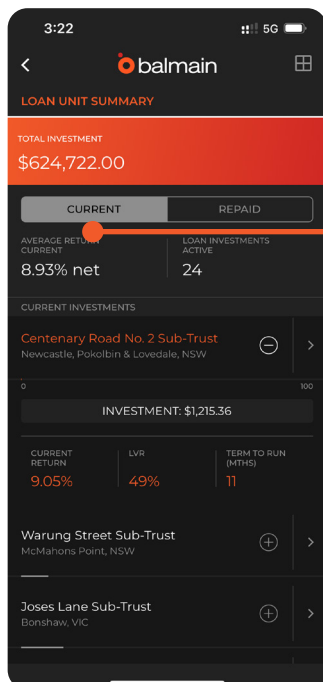
9

Reinvestment Received message.

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

10

Press **Done** to return to home screen.



11

Once the rollover loan has settled, and your investment is confirmed it will then become active and will appear in the Loan Unit Summary in your **Current** Investments tab.

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.

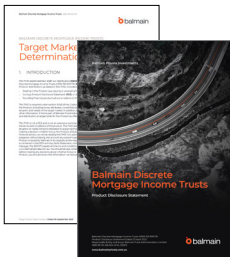
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When considering whether to acquire or to continue to hold units in the Trust, you should remember that an investment in the Trust is not a bank deposit or a term deposit, and is not covered by the Australian government's deposit guarantee scheme. 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



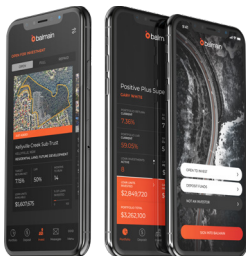
Target Market Determination **TMD**
Digital version of this PDS **PDS**



TMD



PDS



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