

ThinCats Australia

Platform User Guide for Lenders

thincats.com.au

December 2016



Welcome to ThinCats Australia

2

This User Guide has been prepared to assist you in navigating the ThinCats Australia (TCA) platform. If you need any help, have any questions or wish to provide feedback, please email admin@thincats.com.au or call +61 404 891 479.

NB: ThinCats Australia membership is open to Wholesale Investors only

Under Australian Corporations Act and Regulations, a wholesale investor is required to have:

- 1) aggregate net assets of at least \$2.5 million; or
- 2) aggregate gross income for each of the last two financial years of at least \$250,000 a year.

Registration is currently free and allows you to review the current loans on the platform. There is no obligation to bid.

Table of Contents

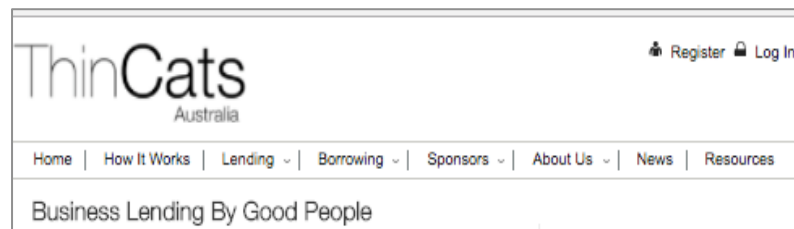
Lender Registration	3
Dashboard	5
Adding Funds	6
Bidding on Loans	7
Withdrawing Funds	9
Loan Repayments	10
Reporting	11

Lender Registration


Visit www.thincats.com.au and either click the *Register* or *Free Membership* link, read our terms and conditions and complete the online form.

You may choose any *Username* or *Alias* as you wish. The *Alias* is the only name visible to other members on the platform and hence you may want to choose an *Alias* that maintains anonymity.

Following completion of the form you will receive an email with a link. Click the link to verify your email address.



reason



reason

Flexible loan terms 24 to 60 months...

Loans for genuine business

Lenders

Earn From 12%*

- ✓ Fixed interest rates with monthly payments of principal and interest
- ✓ Dashboard to manage your loan portfolio
- ✓ All loans secured by business assets and Directors guarantees
- ✓ Diversify your personal and SMSF investments with fractional lending
- ✓ Help Australian small business grow

*: gross returns before any potential losses

[FREE membership](#)


Username
Password
Retype Password
First Name
Last Name
Email
Retype Email
Telephone Number
Alias

Alias is your assumed name to keep your identity confidential in auctions and on the forum.

Please accept all terms and conditions ☐ **I have read and accept all terms and conditions.**

By using this website you are agreeing to our [terms and conditions](#).

After completing this form you will receive an email with a verification link to confirm your email address, following which you will be able view loans currently being auctioned on the platform.



[Privacy & Terms](#)

Confirm you're human...

[Register](#)

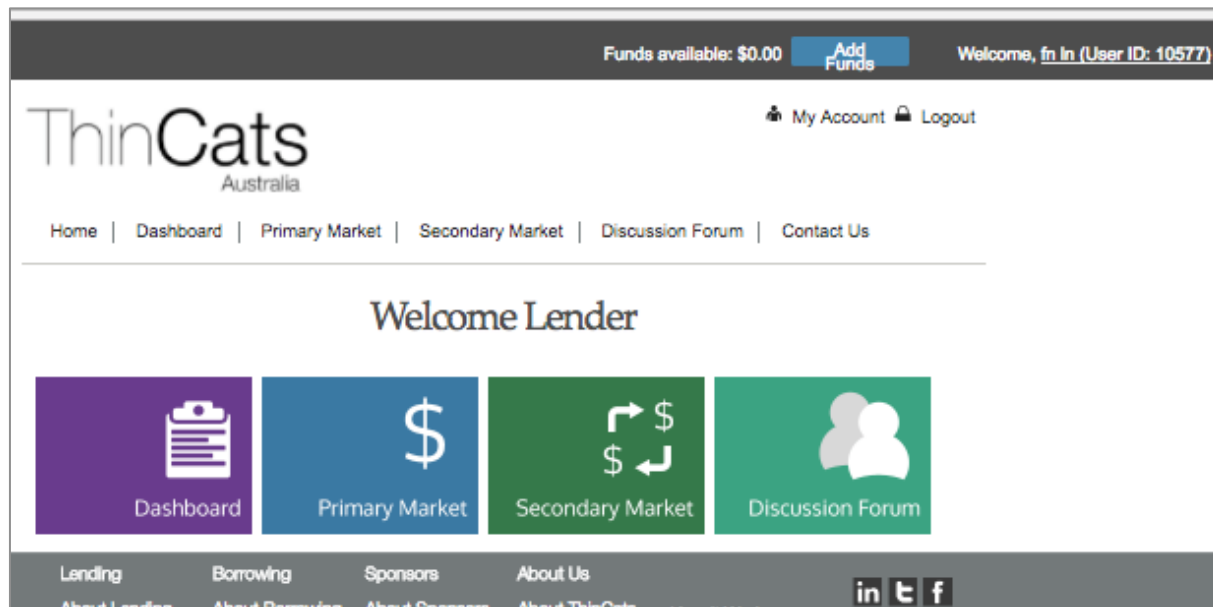
Lender Registration

4

Following email verification login to the platform using your *Username* and *Password*. Your name and *User ID* is visible on the top right of the page. The *User ID* is your platform account number. You can view current loan opportunities listed on the platform by clicking the *Primary Market* tab.

To maintain access to the platform it is important we receive and approve your membership application form available at www.thincats.com.au/resources/. The form may be emailed to admin@thincats.com.au or uploaded from the *Account Details* page which can be accessed after login by clicking the *My Account* link on top of the screen. Overseas lenders should also read the *Process for Non-resident Applicants* document in the *Resources* page.

Once your application form is received and approved by us, we will send you an email confirmation.



Dashboard

5

The Dashboard tab provides comprehensive reporting of all your transactions.

It contains the following 4 tabs:

1. *My Overview* provides a summary of all your transactions.
2. *My Loans* provides details of all your current loan holdings.
3. *My Bids* provides a list of all your current bids on loans that have not yet settled.
4. *My Statements* provides your transaction history since inception.

Home | Dashboard | Primary Market | Secondary Market | Discussion Forum | Contact Us

MY OVERVIEW

Available Cash

\$ 10,313.11

ADD TAKE

Current Bids

\$ 10,000.00

(Funds committed but not yet invested)

Live Loans

\$ 240,635.41

(Your current live investments)

Total

\$ 260,948.52

Number Of Loans Invested In

30

Interest Earned

\$ 32,035.76

[See Break Down](#)

Number Of Loans Fully Repaid

1

MY LOANS

MY BIDS

MY STATEMENTS

Business Name	Rate	Amount	Capital outstanding	Repayments	Next repayment	Actions
Chapman-Tender World Pty Ltd - Loan #1	11.5%	\$20,000	\$12,054	22 x \$80	02/04/2017	

Adding Funds

6

Adding funds and bidding on loans is only permitted after we have approved your membership application form.

To add funds to your platform account you need to login and send us a notification by clicking the *Add Funds* link available at the top of any page or the *Bid Now* box when viewing a loan, or the *Add* link on your *Dashboard*, entering an amount and clicking *Ok*. The minimum bid on any loan is currently \$1,000 (one thousand dollars).

By using the *Add Funds* link you are only notifying us of your intention to transfer. As we do not direct debit your account, you should transfer the amount notified via an electronic bank transfer to our client monies bank account details of which are stated in our membership approval email, the *Add Funds* dialog box as well as the Lending FAQ section.

On receipt of funds in our bank account, we will promptly credit the funds to your platform account and you will receive an email notification.

The image displays four screenshots of the ThinCats Australia platform interface, illustrating the 'Add Funds' process:

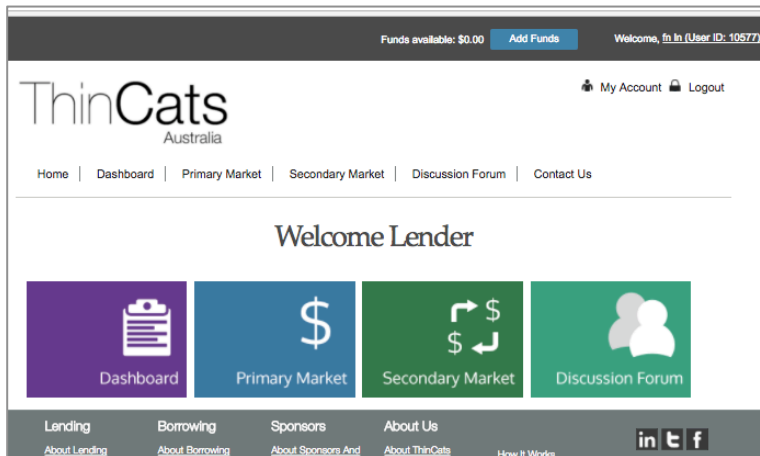
- Top Left Screenshot:** Shows the 'Funds available: \$0.00' and an 'Add Funds' button. Below it, there are links for 'Market', 'Discussion Forum', and 'Contact Us'. At the bottom, there is a 'Businesses' section with a 'Th' logo.
- Top Middle Screenshot:** Shows the 'Bid Now' section with an 'Add Funds' button. It includes instructions: 'To bid set your minimum rate and the amount you wish to lend. The maximum rate is set at 12% for this loan.' It also displays 'Available Funds: \$0.00' with an 'Add' button and 'Total Bids: \$54,000'. Below this, there are input fields for 'Minimum Rate (%)' (set to 12) and 'Amount (\$)' (set to 0), followed by a 'Place Bid Now' button.
- Top Right Screenshot:** Shows the 'Home | Dashboard' navigation bar. Below it, there is a 'MY OVERVIEW' section with 'Available Cash \$0.00' and 'ADD TAKE' buttons. Below that, there is a 'Number Of Loans Invested In' section with a value of 0. At the bottom, there are 'MY LOANS' and 'MY B' sections.
- Bottom Screenshot:** Shows the 'Add Funds' dialog box. It asks 'How much would you like to transfer?' with an input field. Below this, it states: 'This is only an advice of your intention to transfer funds to: ThinCats Australia Nominees P/L - Client Money Trust Commonwealth Bank of Australia 309 George Street, Sydney NSW 2000 BSB: 062-009 Acc: 10789801 SWIFT Code: CTBAU2S'. It also includes a note: 'When transferring funds, please quote your User ID and initials in the description field.' and 'On receipt of funds, we will promptly credit your platform account. The minimum bid on the primary market is \$1,000.' At the bottom, there are 'Cancel' and 'Ok' buttons.

Bidding on Loans

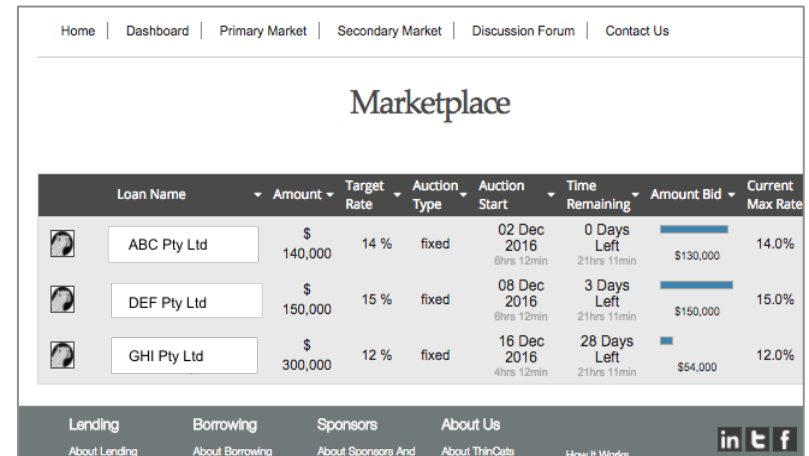
7

To view loan opportunities on the platform, login and click on the *Primary Market* tab to take you to the *Marketplace* which provides a summary of all the currently listed loan opportunities.

Click the loan opportunity you wish to review.



The image shows the ThinCats Australia Lender Dashboard. At the top, it displays 'Funds available: \$0.00' and an 'Add Funds' button. The user is logged in as 'fn ln (User ID: 10577)' and is welcomed as a 'Lender'. The main navigation bar includes links for Home, Dashboard, Primary Market, Secondary Market, Discussion Forum, and Contact Us. Below the navigation bar, there are four large buttons: Dashboard (purple), Primary Market (blue), Secondary Market (green), and Discussion Forum (green). At the bottom, there are links for Lending, Borrowing, Sponsors, and About Us, along with social media icons for LinkedIn, Twitter, and Facebook.



The image shows the ThinCats Australia Marketplace. At the top, it displays 'Marketplace'. The main navigation bar includes links for Home, Dashboard, Primary Market, Secondary Market, Discussion Forum, and Contact Us. Below the navigation bar, there is a table listing loan opportunities. The table has columns for Loan Name, Amount, Target Rate, Auction Type, Auction Start, Time Remaining, Amount Bid, and Current Max Rate. There are three loan opportunities listed: ABC Pty Ltd, DEF Pty Ltd, and GHI Pty Ltd. Each loan has a corresponding icon and a progress bar indicating the amount bid.

Loan Name	Amount	Target Rate	Auction Type	Auction Start	Time Remaining	Amount Bid	Current Max Rate
ABC Pty Ltd	\$ 140,000	14 %	fixed	02 Dec 2016 6hrs 12min	0 Days Left 21hrs 11min	\$130,000	14.0%
DEF Pty Ltd	\$ 150,000	15 %	fixed	08 Dec 2016 6hrs 12min	3 Days Left 21hrs 11min	\$150,000	15.0%
GHI Pty Ltd	\$ 300,000	12 %	fixed	16 Dec 2016 4hrs 12min	28 Days Left 21hrs 11min	\$54,000	12.0%

Bidding on Loans

8

Clicking a loan opportunity on *Marketplace* brings up the *Overview* tab and the *Bid Now* box. The other tabs available are *Bid Listing*, *Documentation* and *Q&A*. *Overview* shows the key information of the loan opportunity including the security and loan summary. *Bid Listing* shows details of current bids. *Documentation* includes the Information Memorandum and other relevant documents to assess the loan. *Q&A* allows lenders to post questions on the loan opportunity and receive answers from TCA/Borrower.

The minimum bid on a loan opportunity is currently \$1,000 (one thousand dollars). As we currently only offer fixed rate loans, the interest rate on the bid is pre-populated. To bid, choose an amount from the dropdown box and click *Place Bid Now* after which you will receive a confirmation email of your bid. The bid amount is transferred from *Available Cash* to *Current Bids* on the *Dashboard* and can be viewed in the *My Bids* tab. The bid also appears on the loan *Bid Listing* tab.

[Home](#) | [Dashboard](#) | [Primary Market](#) | [Secondary Market](#) | [Discussion Forum](#) | [Contact Us](#)

ABC Pty Ltd


back to the marketplace

Overview

Bid Listing

Documentation

Q&A



\$140,000

Total offered: \$130,000

Deadline: 19/12/2016

93%

Key Information

Auction Type

fixed

Maximum Bid Rate

14.0%

Target Rate

14%

Loan Term (Months)

60 months

Repayment Type

interest & capital

Security Summary

(i) Loan Agreement including guarantee and indemnity

Bid Now

Add Funds

To bid set your minimum rate and the amount you wish to lend. The maximum rate is set at 14% for this loan.

Available Funds: \$0.00

Add

Total Bids: \$130,000

Minimum Rate (%) :

14

Amount (\$) :

0

Place Bid Now

Withdrawing Funds

9

To withdraw funds from the platform you need to login and send us a notification by clicking the *Take* link on your *Dashboard*, entering an amount and clicking *Withdraw*.

You may enter an amount up to the balance of *Available Cash*. The BSB and Account number boxes are prepopulated with your account details supplied on your application form.

On receiving your withdrawal request, we will promptly action the transfer of funds and you will receive an email confirmation. The amount will be deducted from *Available Cash* and the transaction will be visible in *My Statements* on your *Dashboard*.

The screenshot shows the ThinCats dashboard with a navigation bar at the top containing links for Home, Dashboard, Primary Market, and Secondary Market. The 'MY OVERVIEW' tab is active, displaying a grid of account statistics:

Available Cash	Current Bids	Live Loans
\$ 7,313.11	\$ 13,000.00	\$ 240,635.41
ADD TAKE	(Funds committed but not yet invested)	(Your current live investments)

Number Of Loans Invested In	Interest Earned	Number Of Loans Fully Repaid
30	\$ 32,035.76 See Break Down	1

Below the overview grid are three tabs: MY LOANS, MY BIDS, and MY STATEMENTS. At the bottom, there is a date range selector showing 'from: 2015-07-01 to: 2016-06-30' and a button for 'All transaction types'.

The 'Withdraw Funds' modal window has a blue header with the title and a close button. The main content area states: 'You have \$9697.91 funds uncommitted, which may be withdrawn at any time.' Below this, there are input fields for 'BSB' (pre-filled with 062000) and 'Account number' (pre-filled with 11...).

Below the input fields is the question 'How much would you like to withdraw?' followed by an empty text input box.


At the bottom of the modal are two buttons: 'Close' and 'Withdraw'.

Loan Repayments




10

Monthly repayments from the loans you have invested in are visible in the *My Statements* tab on your *Dashboard* which shows the applicable components of the repayment. Repayments reduce the *Live Loans* balance and increase the *Available Cash* balance. You will be notified of each loan repayment by email.

[Home](#) | [Dashboard](#) | [Primary Market](#) | [Secondary Market](#) | [Discussion Forum](#) | [Contact Us](#)

 **MY OVERVIEW**

Available Cash \$ 7,313.11 ADD TAKE	Current Bids \$ 13,000.00 (Funds committed but not yet invested)	Live Loans \$ 240,635.41 (Your current live investments)	Total \$ 260,948.52
Number Of Loans Invested In 30	Interest Earned \$ 32,035.76 See Break Down	Number Of Loans Fully Repaid 1	

 **MY LOANS** |  **MY BIDS** |  **MY STATEMENTS**

from: 2015-07-01 to: 2016-06-30 All transaction types **Filter**

Date	Description	Credits	Debits	Balances
19/12/2016	Interest payment from Lark Management Pty Ltd (7 of 36)	180.80		20,313.11
19/12/2016	Capital repayment from Lark Management Pty Ltd (7 of 36)	434.40		20,132.32
16/12/2016	Interest payment from Squash Gym Pty Ltd (6 of 36)	33.24		19,697.92
16/12/2016	Capital repayment from Squash Gym Pty Ltd (6 of 36)	70.76		19,664.68
14/12/2016	Interest payment from Crummock Farms Pty Ltd (11 of 36)	88.98		19,593.92

Transaction data can be exported from the *My Statements* tab on your *Dashboard* for any period you choose.

The loan listing can be exported from the *My Loans* tab.

The reports provide the necessary information for accounting and tax reporting.

Select the desired date range for transactions and click *Filter* to view transactions, Transactions can be printed or exported in CSV or PDF format. If you wish to select specific transaction types, click the drop down box for the required types and click *Filter*.

For financial year-end accounting and tax reporting purposes, ThinCats Australia will provide an annual year-end summary to lenders. The year-end is based on the individual lender's country of residence.

<div> <div>MY LOANS</div> <div>MY BIDS</div> <div>MY STATEMENTS</div> </div>					
<div> <div>from:</div> <div></div> <div>to:</div> <div></div> <div>All transaction types</div> <div>Filter</div> </div>					
Date	Description	Credits	Debits	Balances	
19/12/2016	Interest payment from <div></div> ent Pty Ltd (7 of 36)	180.80		20,313.11	
19/12/2016	Capital repayment from <div></div> ent Pty Ltd (7 of 36)	434.40		20,132.32	
16/12/2016	Interest payment from <div></div> m Pty Ltd (6 of 36)	33.24		19,697.92	
16/12/2016	Capital repayment from <div></div> m Pty Ltd (6 of 36)	70.76		19,664.68	
14/12/2016	Interest payment from O <div></div> Pty Ltd (11 of 36)	88.98		19,593.92	
14/12/2016	Capital repayment from O <div></div> Pty Ltd (11 of 36)	252.80		19,504.94	
09/12/2016	Interest payment from F <div></div> Pty Ltd (12 of 36)	86.03		19,252.15	
09/12/2016	Capital repayment from F <div></div> Pty Ltd (12 of 36)	255.74		19,166.11	
08/12/2016	Funds added	4,000.00		18,910.32	