

Introduction and background to the new system

Exciting news from the team at ThinCats!

As part of the ongoing evolution of the ThinCats Lending Platform we are upgrading our system to a state of the art platform which allows ThinCats to accommodate the next phase of growth. The new platform may look and feel a little different but will have all the same features as today. In the near future we will be introducing improvements to the existing functionality and new features such as a secondary marketplace.

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How to login

Simply go to the ThinCats website and click on investor login as before. The following screen will appear:

A login form with a light grey background and a thin border. It contains two input fields: "User Id" with a placeholder "Enter User Id (For ex cc1512085338354)" and "Password" with a placeholder "Enter User Password". Below the password field is a "Submit" button and a "Forgot Password?" link.

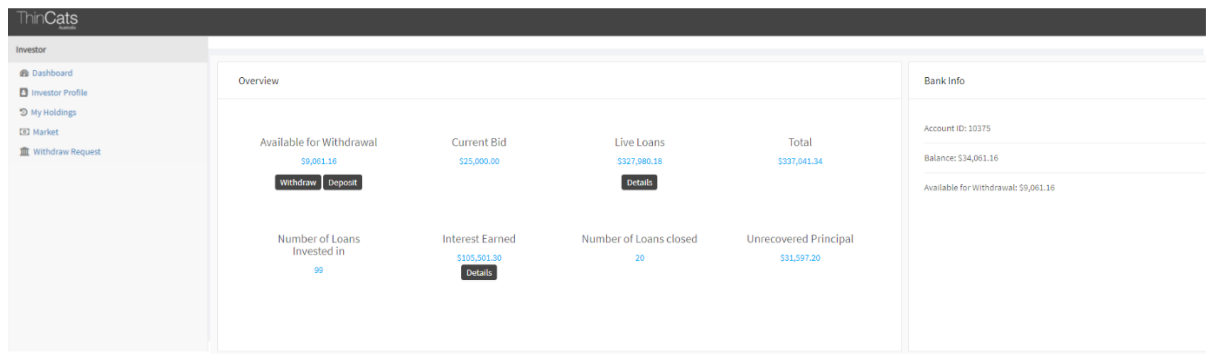
You can use your email address as your User Id

Reset your password

For security reasons we cannot migrate your password. Click the Forgot Password link to reset your password and you will receive an email instructing you on how to set your new password

Main Menu

Once you have logged in the system will take you to the home page which is the dashboard view by default.



On the left hand side are the menu items. To navigate through your investing platform simply click on the menu item. Each item is explained in more detail below.

Marketplace

Market							
Loan Name	Loan Amount	Amount	Rate	Term	Listing Start	Time Remaining	Current Amount Bid
LF Automotive Pty Ltd	\$47,000.00	\$2,000.00	15.0%	36	2018-10-31	0 days left	<div><div></div></div>
GJ Makka Pty Ltd	\$183,000.00	\$0.00	16.0%	36	2018-10-31	0 days left	<div><div></div></div>
Force Fitness 24-7 Pty Ltd	\$305,000.00	\$0.00	16.0%	60	2018-10-31	0 days left	<div><div></div></div>
Hailwood Heavy Automotive Pty Ltd	\$52,000.00	\$0.00	15.0%	36	2018-10-31	0 days left	<div><div></div></div>

Loans that are currently available to bid on are displayed with summary information.

To select a loan to get more details or to make a bid click on the Loan name highlighted in blue.

The Bid Now screen consisting of three tabs will be displayed:

Overview
Bid Listing
Documentation

Bid Now

To bid set your minimum rate and the amount you wish to lend. The maximum rate is set


Available Funds: \$ 3,489.59

Total Bids: \$ 0.00

Rate: 15 %

Amount \$:

Place Bid Now



\$ 0.00

Total Offered: \$ 47,000.00

DeadLine

Key Info

Rate	Term
15 %	36 months

Repayment type

Fix

Security Summary

Security Summary

(i) Registered PPSR charge over all the assets and undertakings of the borrower (LF Automotive Pty Ltd);

(ii) Personal guarantee and indemnity from the Director;

(iii) Guarantee and indemnity from Blue Toro Pty Ltd; and

(iv) Cash security deposit equivalent to 2 months loan repayment to be held by TCAN for the duration of the loan (Fixed PPSR charge).

Loan Summary

Loan Summary

LF Automotive Pty Ltd (the Borrower) is purchasing a Blue Toro Mobile Mechanic franchise that services the Tuggeranong area located in the ACT (20 min from the CBD), with a target opening date of 12th November, 2018. The principal Luke Fister-Malnar is the sole director who is a qualified and experienced mechanic. Blue Toro is a well-established (since 2006) and successful franchisor with a model that offers a one-stop-shop for all automotive repairs and services for both motor cars and light commercial vehicles. It operates 31 car & 4 truck mobile services in NSW, ACT, VIC, QLD, WA & TAS.

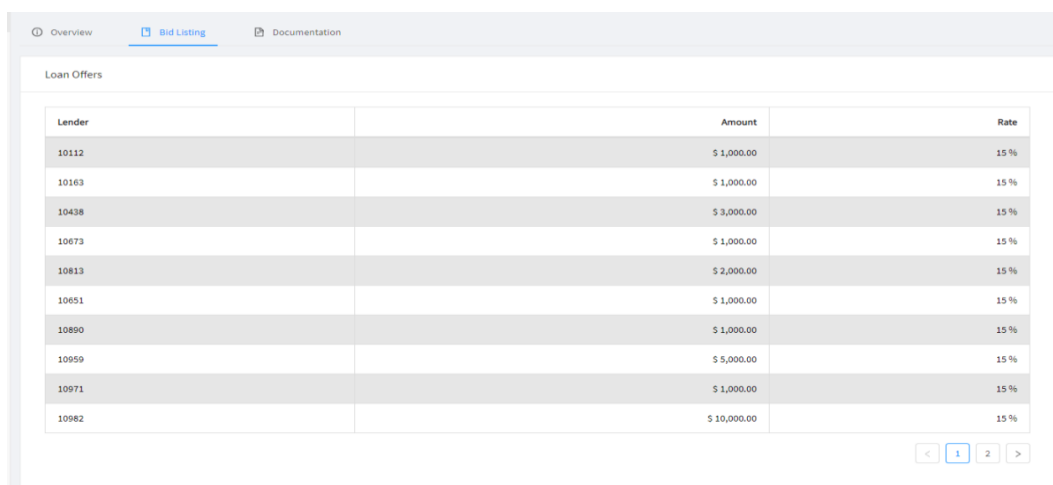
The overview the displays the following:

1. *Your available funds*
2. *Amount of any previous bids on the loan*
3. *The loan rate*
4. *A summary of the loan attributes*
5. *A summary of the security from the borrower*

The overview is where you bid on a loan enter the amount you wish to invest in multiples of 1000 and click on Place Bid Now Box. **It is important to remember that once a bid is placed it cannot be withdrawn.**

An investor can increase the amount they wish to invest at a later date by entering a new bid. The new bid must be higher than the old one. For example, to raise an existing bid of \$5,000 to \$7,000, you would enter \$7,000 as the new bid amount.

To view what other investors have bid on this loan click on the Bid Listing Tab (screen below)



The screenshot shows the 'Bid Listing' tab in the ThinCats interface. At the top, there are three tabs: 'Overview', 'Bid Listing' (which is selected), and 'Documentation'. Below the tabs, the title 'Loan Offers' is displayed. The main content is a table with three columns: 'Lender', 'Amount', and 'Rate'. The table lists 11 different lenders and their respective bid amounts and rates. At the bottom right of the table, there are pagination controls showing '< 1 2 >', indicating that there are two pages of results and the first page is currently displayed.

Lender	Amount	Rate
10112	\$ 1,000.00	15 %
10163	\$ 1,000.00	15 %
10438	\$ 3,000.00	15 %
10673	\$ 1,000.00	15 %
10813	\$ 2,000.00	15 %
10651	\$ 1,000.00	15 %
10890	\$ 1,000.00	15 %
10959	\$ 5,000.00	15 %
10971	\$ 1,000.00	15 %
10982	\$ 10,000.00	15 %

To download & review the supporting documents for the Loan Offer click on the Documentation Tab (screen below)






Overview

Bid Listing

Documentation

Loan File Lists

You can download additional information relating to this loan by clicking on the file icon found to the right of each document listed.

Name	Download
Business Plan LFA.pdf	
Curriculum Vitae.pdf	
Asset & Liab Statement.pdf	
Financial Spreadsheet LFA.pdf	
Information Memorandum - LF Automotive.pdf	

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Dashboard

The Investor dashboard is where investors Manage and review there platform account

Click on Dashboard from the User Menu for the screen below

Overview

Balance

\$3,489.59

Withdraw Deposit

Current Bid

\$0.00

Live Loans

\$120,967.36

Details

Total

\$124,456.95

Number of Loans Invested In

34

Interest Earned

\$47,536.15

Details

Number of Loans closed

12

Unrecovered Principal

\$0.00

Bank Info

Account ID: 10131

Balance: \$3,489.59

Available For Withdrawal: \$3,489.59

Transaction History

> Filter Options

Date	Transaction Type	Description	Loan Name	Credit	Debit	Balance
2018-10-31	Interest Repayment	Interest Repayment--4011Gg	Michael J Kelly Pty Ltd	\$22.05		\$3,407.40
2018-10-31	Principal Repayment	Principal Repayment--4011Gg	Michael J Kelly Pty Ltd	\$81.21		\$3,385.35
2018-10-31	Principal Repayment	Principal Repayment--4173ad	Northex Australia Pty Ltd	\$701.47		\$3,304.14

Moving from left to right main window:

1. **Balance** is the amount of Cash which is available in your ThinCats account
2. **Current Bids** is the total amount of loans that you have committed to which have not yet settled.
3. **Live Loans** is the sum of the outstanding capital balance of all your loans
4. **Total** is the sum of 1–3 above
5. **Number of Loans Invested In** is the number of loans you invested in since joining the platform
6. **Interest Earned** is the Sum of all interest earned since joining the platform
7. **Closed Loans** is the sum of all loans that have been paid out

8. *Unrecovered principle* is the principal amount from loans that has not and may not be paid back

Bank Info

1. *Account ID* is your unique platform account number
2. *Balance* is your actual cash balance
3. *Available for withdrawal* is actual cash balance less future bid commitments

Transaction History

An itemised description of every transaction that occurs on your account the following is displayed for each item:

1. *What type* (deposit, withdrawal, Loan Purchase, interest payment, principal payment)
2. *The amount*
3. *Details of the associated Loan.*

Transaction History

Filter Options

From: 2014-12-03 To: 2018-10-31

Type: Interest Repayment X Principal Repayment X WithDrawal Request X Migrated Transaction X Bookbuild Transaction X

Reset Download

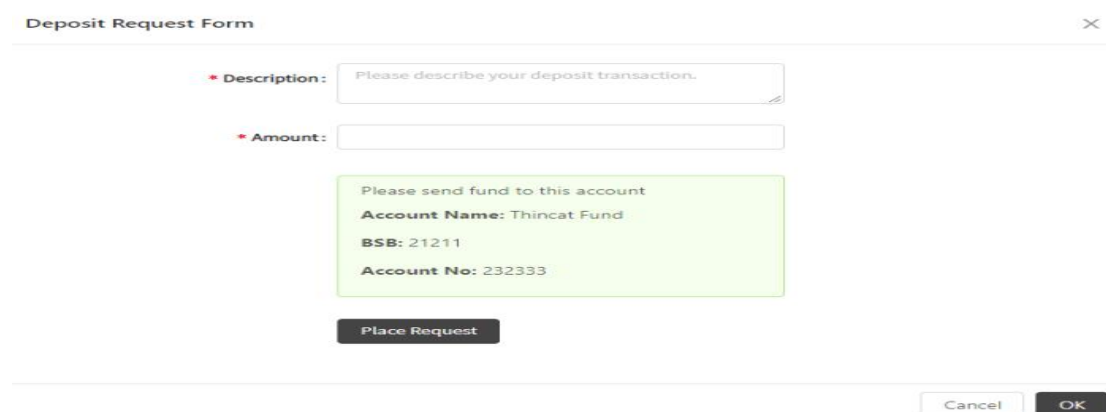
Date	Transaction Type	Description	Loan Name	Credit
2018-10-31	Interest Repayment	Interest Repayment--4011Gg	Michael J Kelly Pty Ltd	\$22.05

This information can be downloaded or filtered by clicking on "Filter Option". The window above will appear you can now select date range and which transactions types you wish displayed.

Once you have set the transactions you wish to review you can print or download by clicking on the download button.

Deposit Funds

To deposit funds into your platform trading account click on the Deposit button on the Dashboard screen.



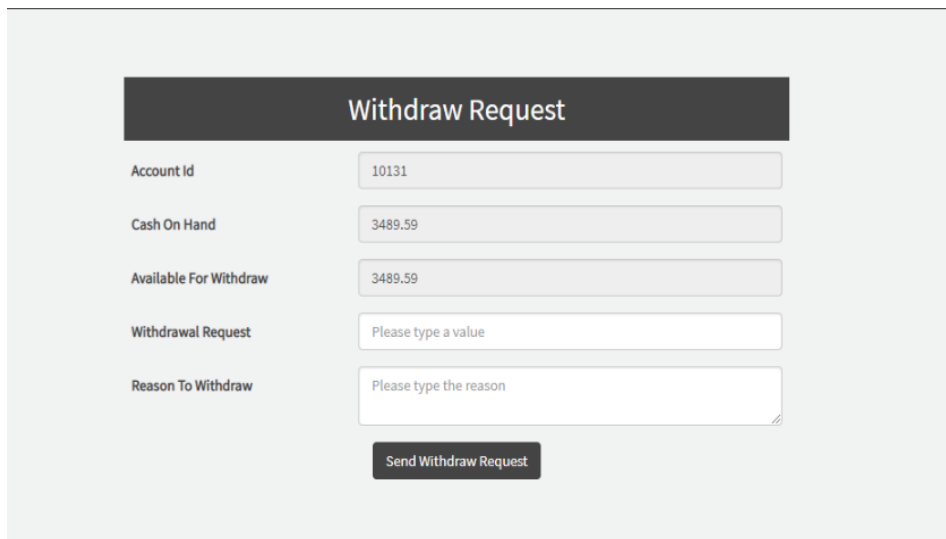
The screenshot shows a 'Deposit Request Form' window. It has a title bar with 'Deposit Request Form' and a close button (X). The form contains two required fields: 'Description:' with a placeholder 'Please describe your deposit transaction.' and 'Amount:'. Below these fields is a green box containing the following text: 'Please send fund to this account', 'Account Name: Thincat Fund', 'BSB: 21211', and 'Account No: 232333'. Below the green box is a 'Place Request' button. At the bottom right of the form are 'Cancel' and 'OK' buttons.

1. Go to your online bank account and transfer funds into the bank account in the screen above.
2. Enter the reference information your account details you entered in your bank transfer in the description
3. Enter the amount you transferred
4. Click place request and then OK

ThinCats staff will apply the money to your trading account as soon as it clears the bank account.

Withdraw Funds

To withdraw funds into your platform trading account click on the withdraw button on the Dashboard screen or from the Main Menu item.

A screenshot of a web form titled "Withdraw Request". The form is set against a light gray background. It contains five input fields arranged vertically. The first field is labeled "Account Id" and contains the value "10131". The second field is labeled "Cash On Hand" and contains the value "3489.59". The third field is labeled "Available For Withdraw" and contains the value "3489.59". The fourth field is labeled "Withdrawal Request" and contains the placeholder text "Please type a value". The fifth field is labeled "Reason To Withdraw" and contains the placeholder text "Please type the reason". Below these fields is a dark gray button with the text "Send Withdraw Request" in white.

Withdraw Request	
Account Id	10131
Cash On Hand	3489.59
Available For Withdraw	3489.59
Withdrawal Request	Please type a value
Reason To Withdraw	Please type the reason
<button>Send Withdraw Request</button>	

- 1. Enter the amount you wish to receive in the withdraw request field.*
- 2. Enter and notes you wish to appear in your transaction history in the Reason To Withdraw field.*

ThinCats staff will process your request into your nominated bank account.

Additional Details on Investor Dashboard

Click on Details under Live loans

Live Loan Details					✕	
Loan Name	Rate	Principal	Capital Outstanding	Next Repayment		
Northex Australia Pty Ltd	14.0%	\$268,000.00	\$258,173.20	2018-11-28		
ACN 624 316 543 Pty Ltd	16.0%	\$285,000.00	\$284,662.87	2018-11-04		
Turf The Lot Pty Ltd	16.0%	\$165,000.00	\$164,077.34	2018-11-28		
Michael J Kelly Pty Ltd	14.5%	\$150,000.00	\$148,661.53	2018-11-27		
Voltaic Energy Pty Ltd #5	13.0%	\$200,000.00	\$187,000.00	2018-11-07		
Shankar Trades World Pty Ltd #1	11.5%	\$100,000.00	\$77,042.83	2018-11-03		
Greenvue Kindergarten Pty. Ltd.	15.5%	\$255,000.00	\$254,059.97	2018-11-09		
Lady Luxe Group Pty Ltd	18.0%	\$100,000.00	\$99,862.75	2018-11-28		
Australian Auctions Online Pty Ltd #2	14.0%	\$60,000.00	\$59,351.20	2018-11-13		
Australian Home Doctor Network Pty Ltd	15.0%	\$315,000.00	\$278,000.00	2018-11-26		

The following details of loans you have invested are displayed

1. *Name of borrower*
2. *Rate*
3. *Original Loan amount (at loan level)*
4. *Current capital outstanding of the Loan (at loan level)*
5. *Next Repayment Date*

Click on Details under Interest Earned

Interest Earned ×	
Loan Name	Interest
Northex Australia Pty Ltd	\$8,322.06
ACN 624 316 543 Pty Ltd	\$190.23
Turf The Lot Pty Ltd	\$448.48
Michael J Kelly Pty Ltd	\$520.24
Voltaic Energy Pty Ltd #5	\$819.39
Shankar Trades World Pty Ltd #1	\$9,944.04
Greenvue Kindergarten Pty. Ltd.	\$745.11

This window displays how much interest you earned for each loan you invested in.

At any place you see the a Borrower name highlighted in blue you can click on it and the following screen will appear

Loan Basic Information

Loan Name

ACN 624 316 543 Pty Ltd

Loan Grade

A

Loan-to-Value Ratio (LVR)

0%

Estimated Loan Term

36 months

Loan Description

ACN 624 316 543 Pty Ltd

Loan Purpose

Migration

Loan Amount

\$285,000.00

Loan Start Date

2018-04-16

Investor Distribution Rate Of Interest

16%

Loan Status

ACTIVE

Close

My Holdings

The My Holdings section is an itemised list of each of your Loans

My Info							
Account ID: 10375							

My Loan Holding							
Borrower Name	First Investment Date	Loan Start Date	Loan End Date	Loan Parts Held	Investor Balance	Original Total Value	Action
Australian Auctions Online Pty Ltd #1		2015-03-10	2020-03-10	21	\$13,692.00	\$21,000.00	
D & K Developments Pty Ltd t/a Harmony Homes	2015-09-08	2015-09-08	2020-09-08	36	\$16,812.72	\$36,000.00	
630 Pty Ltd	2015-11-09	2015-11-09	2018-11-09	7	\$238.07	\$7,000.00	
Australian Auctions Online Pty Ltd #2	2015-11-13	2015-11-13	2018-11-13	8	\$5,404.80	\$8,000.00	
Food Basic Wholesale Pty Ltd	2015-12-09	2015-12-09	2018-12-09	2	\$134.34	\$2,000.00	
Oleum Energy Pty Ltd #1	2016-02-04	2016-02-04	2019-02-04	37	\$4,914.34	\$37,000.00	
Organico Prima Pty Ltd	2016-01-15	2016-01-15	2019-01-15	7	\$701.26	\$7,000.00	
LVR Management Pty Ltd	2016-05-20	2016-05-20	2019-05-20	19	\$4,340.74	\$19,000.00	

Information displayed is specific your investment

Investor Profile

From the main Menu click on Investor Profile to update your account details

The screenshot shows the 'Individual Details' tab of the Investor Profile form. The form is divided into several sections:

- Top Navigation:** Individual Details (selected), Investor Bank Account Details, Fund Authorities, Acknowledgement, Investor Documents.
- Form Fields:**
 - Username:** 10059
 - Investor Type:** Investor is an individual (dropdown)
 - Individual investor capacity:** Individual (selected), Joint, Other
 - Title:** Mr (dropdown)
 - Surname:** Allerton
 - Given names(s):** Tim
 - Date of birth:** 1900-01-01
 - Tax File Number (or exemption reason):** 231353454
 - Tax residence country:** Select (dropdown)
 - Street address:** Not Available
 - Suburb:** Not Available
 - State:** Select (dropdown)
 - PostCode:** Not Available
 - Country:** AUS
 - Email:** tallerton@citypublicrelations.com.au
 - Phone:** 0412715707
 - Is Preferred Contact:** ☒
- Buttons:** + Add Individual, Next

Update Information as required then click on Bank Account Details

The screenshot shows the 'Investor Bank Account Details' tab of the form. The form is divided into several sections:

- Top Navigation:** Individual Details, Investor Bank Account Details (selected), Fund Authorities, Acknowledgement, Investor Documents.
- Form Fields:**
 - Account name:** tallerton
 - BSB:** 000-000
 - Account number:** 0
 - Bank:** Not Available
 - Branch:** Not Available
- Buttons:** Previous, Next

Update your Bank account details as required

To save click on the Acknowledgement Tab and click on Submit at the bottom of the page.