

Key Investor Information Document

Quantrom P2P Lending DAC

Profit Participation Note

Purpose

This document provides you with key investor information about this product. It is not to be considered as marketing material. The information herein is required by law to help the investor to understand the product: its nature, risk, costs as well as potential gains and losses. This document is provided in order for the investor to compare this product with other products.

Product

Product name:	Profit Participation Note for Quantrom P2P Lending DAC
Product Identifier:	ISIN code - IE00BFM83V84
Name of PRIIP manufacturer:	Quantrom P2P Lending DAC (Company Number: 597719)
Contact for PRIIP manufacturer:	Call +353 1 513 6215 or write an e-mail to client@quantrom.com or visit quantrom.com
Date of production:	8 December 2021

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is this Product?

Type

A Profit Participation Note ("Note") is an unsecured debt security. The Note holder receives a share of the profit as interest. The Note is accumulating. The Note is a private offering and not regulated by the authorities in the Republic of Ireland.

Objective

The objective of this product is to generate long-term growth on your investment by investing in a portfolio of Euro denominated peer-to-peer loans within the European Economic Area (EEA). Different loan originators on various peer-to-peer platforms issue the loans. The main factors determining the return of this product are the interest rate, default rate and recovery rate of the peer-to-peer loan portfolio during the holding period.

Intended investors

This product is intended for retail and professional investors, who are prepared to take on a relatively high level of risk of loss to their original capital in order to get a higher potential return, and who plan to stay invested for a recommended period of 5 years.

It is designed to form part of a portfolio of investments.

This product is for investors with sufficient knowledge about credit investment products and/or experience in other types of fixed income products.

Intended holding period

This product is open ended and intended for investors who are prepared to stay invested for more than 3 years with a recommended holding period of 5 years. After subscribing to this product, the Note holder will have an initial lock in period of 12 months during which Notes cannot be redeemed.

Peer-to-peer loans are illiquid by nature and therefore, if one or more Note holders wants to redeem a significant part of the outstanding Notes, the Board of Directors of Quantrom P2P Lending DAC can delay the redemption payment for a period of up to 12 months, in order to avoid an adverse impact on the remaining Note holders.

What are the risks and what could I get in return?

Risk indicator:



The risk indicator assumes that you keep the Note for 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level.

This Summary Risk Indicator does not take into account events such as: Currency devaluation, breakup of a currency or political changes or other event risks.

Since the peer-to-peer market in Europe is relatively new, the risk assessment and calculations are based upon limited historical information available to us, which could materially underestimate the risks involved with this product. Historical performance and data is no guarantee for future performance or an unchanged risk profile. The current classification of the risk cannot be guaranteed and can change over time.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

		Initial investment EUR 10 000		
		1 year	3 years	5 years
Unfavourable scenario	Return after cost	10,653	12,283	14,171
	Average return per year	6.53%	7.10%	7.22%
Moderate scenario	Return after cost	10,686	12,349	14,269
	Average return per year	6.86%	7.29%	7.37%
Favourable scenario	Return after cost	10,718	12,414	14,368
	Average return per year	7.18%	7.47%	7.52%
Stress scenario	Return after cost	10,043	11,381	12,908
	Average return per year	0.43%	4.41%	5.24%

This table shows the return you could receive over the next 5 years assuming that you invest EUR 10 000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on *available* evidence from the past on how the value of this investment varies, and are not an exact indicator. Your return will vary depending on how the market performs and how long you keep the investment/product. The stress

scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect your return. Your maximum loss would be your initial investment.

What happens if Quantrom P2P Lending DAC is unable to pay out?

Any Financial Services Compensation Scheme or any other investor compensation or guarantee scheme does not protect

the product. This means that, if Quantrom P2P Lending DAC is unable to pay you, you may lose all of your investment

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The

total costs take into account one-off, on-going and incidental costs. The amounts shown here are the cumulative costs of

the product itself for three different holding periods. The figures assume you invest EUR 10 000. The figures are

estimates and may change in the future.

Cost over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time. The costs

shown in the table below represent how much the expected entry and exit costs of the product would affect your return, assuming the product performs in line with the moderate performance scenario.

Costs			
If you sell your investment after:	Initial investment EUR 10 000		
	1 year	3 years	5 years
Total cost in EUR	100	100	100
Impact on return (RIY) per year	0.94%	0.81%	0.70%

Composition of costs

The table below shows: One-off costs, which are costs that occur once like entry and exit fees. On-going costs, which are costs that reoccur annually as well Incidental costs, which are costs related to performance.

Composition of costs			
One-off costs	Entry cost	0.5%	The impact of the costs you pay when you enter into your investment
	Exit cost	0.5%	The impact of the costs you pay when you exit your investment
On-going costs	Management fee	1.0%	per year
	Administrative cost	0.6%	per year
	Irish corporate tax	12.5%	of net income
Incidental costs	Performance	10%	of performance above 7% year-on-year after costs and corporate tax

How long should I hold it and can I take my money out early?

Recommended holding period is 5 years.

Following the initial 12 months lock-in period, a Noteholder may request redemption of all or some Notes subject to a notice period of 35 business days. You may redeem your Notes without penalty. Should Quantrom P2P Lending DAC be

unable to liquidate loans in an orderly manner to fund redemptions, or where such liquidation would not be in the best interest of non-redeeming Noteholders, it may take a longer period than indicated above to settle the redemption request.

How can I complain?

Complaints about the product, conduct of Quantrom Ltd and/or person advising on, or selling the product, should be

addressed to Quantrom Limited, 59-60 O'Connell Street, Limerick, Ireland (complaint@quantrom.com).

Other relevant information

The risks set out in this document highlight some, but not all, of the risks of investing in this product. Prior to making any investment decision, you should ensure yourself that you fully understand the risks relating to this product and seek professional advice as necessary. Before you invest in this product, we recommend that you review the Quantrom P2P Further information is available on our website:

Lending DAC Offering Memorandum as well as acknowledge and accept the terms and conditions set out in the Profit Participation Note Subscription Agreement.

<https://quantrom.com/quantrom-p2p-lending-dac-back-ground-information/>