

CAPSPACE

INVESTOR FAQS

WHAT ARE MY INVESTMENT RETURN OPTIONS?

- 1) Fixed return of 8% per annum paid monthly, or
- 2) Variable return of Bank Bill Swap Rate (BBSW) plus a margin of 5% per annum paid monthly. The variable term has a minimum investment period of 12 months.

WHAT ARE MY INTEREST PAYMENT OPTIONS?

- 1) Interest paid monthly, or
- 2) Interest compounded.

WHAT IS BBSW?

The Bank Bill Swap Rate (BBSW) is a short-term money market benchmark interest rate administered by the ASX.

WHEN IS BBSW FOR EACH MONTH SET TO DETERMINE THE VARIABLE RATE OF RETURN?

The first Wednesday of every month, being the business day directly following the RBA board meeting and any interest rate announcement.

WHAT IS THE CURRENT FIXED RATE OF RETURN?

8.00% per annum paid monthly.

WHAT IS THE CURRENT VARIABLE RATE OF RETURN?

9.07% paid monthly (July 2023).

WHAT IS COMPOUNDING INTEREST?

Rather than pay interest to your bank account each month, the interest payable is simply added to your initial investment. Capspace does this monthly and then issues you a new unit certificate with the increased investment amount at the end of each financial year.

CAN I CHANGE MY INVESTMENT RETURN CHOICE?

You can change your choice once per year without incurring a fee, but only on the 12 month anniversary of your investment. If you change your return choice within 12 months on the variable return option of BBSW + 5% the withdrawal fee applies.

CAN I CHANGE MY INTEREST PAYMENT OPTION?

You change your interest payment at anytime without cost.

WHAT IS THE WITHDRAWAL FEE?

The fee is 1% if the face value of the amount of the investment withdrawn during the 12 month investment period. For example if you withdraw \$50,000 from your investment within 12 months, a \$500 fee would apply.