



M Core Fixed Income

A secured, asset-backed, term-based investment opportunity exclusively available to wholesale investors



MELBOURNE | SYDNEY | LONDON

Tired of term deposits?

Activate your idle money and earn monthly distributions from a secured, asset-backed, term-based investment product.

Investing in our M Core Fixed Income product is a smart and effective way of earning competitive rates of return and monthly income whilst interest rates are at record lows. We invite you to invest in M Core Fixed Income, a secured, asset-backed term-based investment product offered by a forward-thinking group that is working to drive positive change in the financial services and investment industry.

Current Rates

INVESTMENT TERM	FIXED INTEREST RATE (P.A.)	FEBRUARY PROMOTION Fixed Interest Rate (P.A.) (Ends 29th February 2020)^
6 months	3.25%	4.25%
12 months	3.95%	4.95%
24 months	4.25%	5.25%
36 months	4.50%	5.50%
60 months	4.95%	5.95%

These rates are available for wholesale investors investing in our M Core Fixed Income product.

^Offer ends 29th February 2020. Available for new wholesale investors.

Mayfair Platinum is the manager of our M Core Fixed Income product, which is issued by M101 Nominees Pty Ltd (the Issuer). Investment funds raised under our M Core Fixed Income product are used for ongoing investment and capital management purposes across the Mayfair 101 group of companies, a regulated international investment and corporate advisory group with offices in Melbourne, Sydney and London.

We invite you to visit www.mayfair101.com for more information.

Key Features

- Supported by first-ranking, unencumbered asset security (see FAQs)
- A\$250k minimum investment
- Fixed interest rates
- Monthly interest payments
- No setup or maintenance fees
- Dedicated Client Relationship Manager
- Individual, Company, Trust & Self-Managed Superannuation Fund (SMSF) compatible
- Available exclusively to wholesale investors
- Early redemption available (subject to liquidity and other applicable terms)

Disclaimer: This document is issued by Mayfair Wealth Partners Pty Ltd (t/a 'Mayfair Platinum') (ABN 74 168 878 779, AFSL Auth. Rep. No. 001 276 207 of Quattro Capital Group Pty Ltd (ABN 88 128 914 965, AFSL 334653)). Mayfair Platinum's authority under its appointment by Quattro Capital Group Pty Ltd under the Corporations Act 2001 (Cth) is limited to the provision of financial services to wholesale clients only, including general financial product advice relating to deposit products, foreign exchange contracts, derivatives, interests in management investment schemes and securities. Mayfair Platinum and its related companies are not deposit-taking institutions in Australia, the United Kingdom or elsewhere, and are not authorised to conduct retail banking activities under the Banking Act 1959 (Cth). Mayfair Platinum is a related party of M101 Nominees Pty Ltd (ACN 636 908 159) (the issuer of the M Core Fixed Income product) and its corporate group, and has a beneficial interest in the issue of the M Core Fixed Income product.

V7-31012020

How to Get Started

Step 1

Once you have read the Frequently Asked Questions section please complete the Application Form on pages 5–8 and return a copy by email to apply@mayfairplatinum.com.au or by fax on (03) 8080 6471 along with:

- **Certified copy of ID** (either driver's license or passport); and
- **Accountant's Certificate** to verify your status as a 'wholesale investor'.
(Accountant's Certificate must be no more than 2 years old. We can provide you a template for your accountant to sign if required.)

Step 2

Your application for our M Core Fixed Income product will be reviewed and, if accepted, counter-signed to confirm acceptance by the Issuer.

Step 3

Invest with us.

Transfer your investment amount to the following ANZ bank account:

Name: M101 Nominees Pty Ltd
BSB: 013-030
Account No: 423270918

Or send your cheque made out to

M101 Nominees Pty Ltd to:
Mayfair Platinum
Level 27, 35 Collins Street
Melbourne VIC 3000

Step 4

You will be issued with an electronic Note Certificate confirming your investment in our M Core Fixed Income product. Please keep this on file.

Step 5

Receive your interest payments to your nominated bank account within 5 business days after the end of each month.

Need assistance? Our team is available to take your call 24/7 on 1800 101 500.



Frequently Asked Questions

Do I qualify as a wholesale investor?

If you meet any of the following criteria there is a high probability you are eligible to invest:

- investing A\$500k or more; or
- net assets of A\$2.5m or above; or
- gross income of A\$250k or above each year for the last 2 years.

Our team is here to assist you with assessing your eligibility - call us on 1800 101 500.

How is the M Core Fixed Income product secured?

The M Core Fixed Income product is secured by a pool of assets in respect of which first-ranking, registered security interests have been granted. The assets are otherwise unencumbered, and are made up of Australian real estate, assets held by Mayfair 101 Group entities, and cash from investors held in the Issuer's dedicated M Core Fixed Income bank account. Such cash will only be used where there is dollar-for-dollar secured asset support.

A third party security trustee, PAG Holdings Australia Pty Ltd, (ACN 636 870 963, AFSL Auth. Rep. No. 001278649) of Perpetuity Capital Pty Ltd (ABN 60 149 630 973, AFSL 405364), as trustee of the Mayfair Platinum Secured Notes Security Trust, administers the secured pool of collateral assets on behalf of investors, and the assets are revalued at least yearly to ensure dollar-for-dollar secured asset support for each dollar of M Core Fixed Income notes.

Why should I choose Mayfair Platinum?

The Mayfair 101 group was established in 2009 and has assets spanning 10+ countries across a diverse range of sectors, including financial services, wealth management, technology, property and emerging markets. Our capital management strategy provides considerable geographic, industry & sector, business maturity, and currency diversification, which is a key reason why investors entrust their funds with us.

Is Mayfair Platinum regulated?

Yes. Mayfair Wealth Partners Pty Ltd (t/a Mayfair Platinum) is a corporate authorised representative (#00176207) of Quattro Capital Pty Ltd, which holds an Australian Financial Services Licence (#334653).

How can you pay fixed interest rates higher than the banks?

The interest rates we offer our investors are facilitated by the Mayfair 101 group's capital management strategy. The group carefully selects opportunities to invest in that provide strong yields, capital growth, and refinancing opportunities that enable us to support principle and interest repayments to our investors.

Are my returns tied to the Issuer's investment performance?

No. The Issuer is obligated to pay the quoted rates of interest and principal on the M Core Fixed Income product, regardless of the performance of its investments.

Is the Issuer a bank?

No. However, many M Core Fixed Income investors have chosen to move away from the banks due to historically low interest rates on term deposits and savings accounts. We operate by accessing capital from third parties (our investors), paying our investors for access to that capital, and utilising that capital to grow the Mayfair 101 group.

How long has Mayfair 101 been around?

The Mayfair 101 group was established in 2009 (see www.mayfair101.com). The group includes a range of companies that provide financial products and services including:

- Funds management
- Corporate advisory
- Business credit
- Wealth management
- Corporate bonds

What are the risks?

Investors should be mindful that, like all investments, there are risks associated with investing in our M Core Fixed Income product. Risks to take into consideration include general investment, lending, liquidity, asset, interest rate, cyber, related party transactions and currency risks.

Does the Issuer pay third party commissions?

Whilst we have the ability to pay third party commissions, we cap these at 3%. We rarely use financial advisors, planners and other third party advisors to promote our products which means your money is put directly to work.

Can I withdraw my money out early if I need to?

Yes, although redemptions are subject to liquidity and other applicable terms. Please note this may be subject to a 1.5% early withdrawal and liquidity fee. Please provide 30 days' notice in writing for amounts up to A\$1m. For amounts above A\$1m simply email your Client Relationship Manager and they will advise a repayment schedule within 2 business days.

Is the M Core Fixed Income product covered by the Australian Government's Financial Claims Scheme (FCS)?

The Australian Government's Financial Claims Scheme (FCS) (or 'Government Guarantee') doesn't cover investments made in our M Core Fixed Income product. The Financial Claims Scheme has a limit of A\$250k for each account holder per bank, and the banks have a bailout limit of just A\$20b per bank. Be mindful that bank investments above A\$250k aren't covered by the Financial Claims Scheme, which is a reason why M Core Fixed Income is worth considering for larger investment amounts.

Application Form

1. INVESTMENT DETAILS

Note Term	Interest Rate (p.a.)	Note Class Name	Please select
6 months	4.25%	6M425	
12 months	4.95%	12M495	
24 months	5.25%	24M525	
36 months	5.50%	36M550	
60 months	5.95%	60M595	

^Offer ends 29th February 2020. Available for new wholesale investors.

Amount

A\$

2. INVESTOR QUALIFICATION

Wholesale Confirmation

Yes, I/we confirm the Applicant is a 'wholesale investor' not requiring disclosure under section 708 of the *Corporations Act 2001*(Cth).

Yes, I/we have provided an accountant's Certificate

3. INVESTOR TYPE

Individual or joint investor/s

Super Fund

Company

Trust

4. INVESTOR NAME

4A. Individual investor/joint investors/sole traders

Investor 1	
Surname	
Full given name(s)	
Title (Mr / Mrs / Miss / Ms)	Date of birth / /
Business Name of sole trader (if applicable)	

Investor 2	
Surname	
Full given name(s)	
Title (Mr / Mrs / Miss / Ms)	Date of birth / /
Business Name of sole trader (if applicable)	

4B. Super fund/Trust/Australian company/Foreign company/Other

Name of entity

5. CONTACT DETAILS

This is the address where all correspondence will be sent.

Contact Person	
Address	
Best contact number	
Email	

6. TAX INFORMATION

6A. Individual investor or entity

6B. investor 2 (joint investors)

TFN		TFN	
Tax exemption*		Tax exemption*	
ABN			

6C. Non-residents

Mayfair Platinum will not accept investment into the M Core Fixed income product from persons not resident in Australia for tax purposes.

*Please note, you are not required to provide your Tax File Number (TFN), but if you decide not to, tax may be taken out of your distributions at the highest marginal tax rate (plus Medicare levy).

7. PAYMENT OPTIONS

Please indicate how you will be making your investment.

Transfer your investment amount to the following ANZ bank account:

Name: M101 Nominees Pty Ltd
BSB: 013-030
Account No: 423270918

Or send your cheque made out to **M101 Nominees Pty Ltd** to:

Mayfair Platinum
Level 27, 35 Collins Street
Melbourne VIC 3000

8. INTEREST DISTRIBUTIONS

Please credit my/our nominated bank account provided in section 9 with my/our interest distributions

Please reinvest my/our interest distributions

If no election is made, interest will be reinvested.

9. NOMINATED BANK ACCOUNT (MUST BE AN AUSTRALIAN FINANCIAL INSTITUTION)

Bank Account (for your interest and principal payments)

Account Name	
BSB	
Account Number	
Bank Name	

10. DECLARATION AND APPLICANT(S) SIGNATURE(S)

- **Applicant / Notes** - The above-mentioned Applicant(s) applies for, and requests M101 Nominees Pty Ltd (the **Company**) to allot and issue to it, the M Core Fixed Income product, being secured redeemable promissory notes of the Company (the **Notes**), in the amount specified above, on and subject to the terms of the Secured Promissory Note Deed Poll governing the M Core Fixed Income product dated 24 October 2019 entered into by the Company (the **Note Deed**) and the Security Trust Deed relating to the Notes dated on or about the date of the Note Deed entered into by the Company and other parties (the **Security Trust Deed**).
- **Note Class** - The Notes will be part of the Note Class Name selected above.
- **Application Monies** - The Applicant agrees to advance to the Company an amount equal to the aggregate face value to all Notes which it has subscribed for (**Application Monies**).
- **Offer** - This Application Form is an irrevocable offer by the Applicant to subscribe for Notes of the Company and to advance the Application Monies.
- **Company's discretion** - The Applicant acknowledges and agrees that the Company may in its discretion (but subject to clause 3.4 of the Note Deed):
 - all - accept the Applicant's Application Form to subscribe for all of the Notes applied for;
 - part - accept the Applicant's Application Form to subscribe for a lesser number of Notes than the number applied for; or
 - none - reject the Applicant's Application Form.
- **Acceptance** - If the Company accepts this Application Form, it will notify the Applicant of the number of Notes that will be issued to it, the amount to be advanced by the Applicant for those Notes and the due date, by completing and returning to the Applicant a signed acceptance notice (**Acceptance**).
- **Counter-signing** - This Application Form will only be deemed accepted by the Company when the Company has completed and countersigned the Acceptance.
- **Closing date** - The Applicant agrees to advance to the Company the amount specified in the Acceptance by the due date specified in the Acceptance.
- **Note issue** - The Applicant acknowledges and agrees that, subject to the Applicant advancing the amount specified in the Acceptance by the due date, the Company will issue the Notes within five (5) Business Days after the Acceptance.
- **Binding** - The Applicant agrees to the terms of, and to be bound by, the Note Deed and the Security Trust Deed.
- **Bank account** - The Applicant provides the bank account details above for payment of interest and other monies owing by the Company.

10. DECLARATION AND APPLICANT(S) SIGNATURE(S) CONTINUED

Executed by the applicant as a deed poll:

Where the applicant is / applicants are individual(s):

Investor 1

Applicant Signature	Date	/	/
Applicant Surname			
Applicant Given Name(s)			
Witness Signature	Date	/	/
Witness Full Name			

Investor 2 (joint investor)

Applicant Signature	Date	/	/
Applicant Surname			
Applicant Given Name(s)			
Witness Signature	Date	/	/
Witness Full Name			
Signing authority	Please tick to indicate signing requirements for future instructions (e.g. withdrawals, change of accounts details, etc.)		
	Only one required to sign.		All required to sign.

Where the applicant is a body corporate (including as trustee of a trust / SMSF):

Investor

Company Name			
Trust Name (if relevant)			
Director Signature	Date	/	/
Director Full Name			
Director / Company Secretary Signature	Date	/	/
Director / Company Secretary Full Name			

Office Use Only

Application accepted when countersigned by the Company:

Name: _____ Signature: _____ Date: / /

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