

M+ Fixed Income

A term-based investment opportunity exclusively available to wholesale investors



MELBOURNE

SYDNEY

LONDON

Tired of term deposits?

Congratulations on taking the first step towards boosting the income-generating potential of your idle money.

Investing in our M+ Fixed Income product is a smart and effective way of earning **competitive rates of return** whilst official interest rates are at record-lows.

We invite you to invest in M+ Fixed Income and be part of a **forward-thinking group** that is **driving positive change** in the financial services and investment industry.

Current Rates

Investment Term	Fixed Interest Rate P.A.
3 months	3.65%
6 months	4.75%
12 months	5.45%
24 months	5.75%
36 months	6.00%
60 months	6.45%

These rates are exclusively available for wholesale clients investing in M+ Fixed Income.

Mayfair Platinum is the manager of our M+ Fixed Income product, which is issued by Mayfair 101 Holdings Pty Ltd (the Issuer). Investment funds raised under our M+ Fixed Income product are used for ongoing 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

- No setup or maintenance fees
- Fixed interest rates
- Monthly interest payments
- \$100k minimum investment
- Dedicated Client Relationship Manager
- Individual, Company, Trust & 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, 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 advice relating to deposit products, 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 Holdings Pty Ltd (ABN 35 629 777 402) (the issuer of M+ Fixed Income product) and its corporate group, and has a beneficial interest in the issue of M+ Fixed Income products.

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 via 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)
- **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+ Fixed Income product will be reviewed and, if accepted, countersigned to confirm acceptance by the Issuer.

Step 3

Invest with us.

Transfer your investment amount to the following ANZ bank account:

Name: M101 Holdings Pty Ltd
BSB: 013-030
Account No: 421797492

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

Mayfair Platinum
Level 27, 35 Collins St
Melbourne VIC 3000

Step 4

You will be issued with an electronic Note Certificate confirming your investment in our M+ 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 \$500,000 or more; or
- Net assets of \$2.5m or above; or
- Gross income of \$250,000 per annum or above for the last 2 years.

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

Why should I choose Mayfair Platinum?

The Mayfair 101 group was established in 2009 and has assets spanning 11 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.

Is the Issuer a bank?

No. However, many M+ 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.

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+ Fixed Income product, regardless of the performance of its investments.

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+ Fixed Income product. Risks to take into consideration include general investment, lending, liquidity, 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 offers 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 \$1m. For amounts above \$1m simply email your Client Relationship Manager and they will advise a repayment schedule within 2 business days.

Is the M+ 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+ Fixed Income product. The Financial Claims Scheme has a limit of \$250,000 per account holder per bank, and the banks have a bailout limit of just \$20b per bank. Be mindful that bank investments above \$250,000 aren't covered by the Financial Claims Scheme, which is a reason why M+ 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
3 months	3.65%	3M365	
6 months	4.75%	6M475	
12 months	5.45%	12M545	
24 months	5.75%	24M575	
36 months	6.00%	36M600	
60 months	6.45%	60M645	

Amount	AUD \$
--------	--------

2. Investor Qualification

Wholesale confirmation	Yes, I/we confirm the Applicant is a Wholesale Investor per s708 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	/	/
------------------------------	--	---------------	---	---

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

TFN

Tax exemption

ABN

6B. investor 2 (joint investors)

TFN

Tax exemption

6C. Non-residents

If you are an overseas investor, please indicate your country of residence 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 Holdings Pty Ltd
BSB: 013-030
Account No: 421797492

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

Mayfair Platinum
Level 27, 35 Collins St
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

9. Nominated Bank Account (must be an Australian financial institution)

Bank Account (for your interest and principal repayments)

Account Name	
BSB	
Account Number	
Bank Name	

10. Declaration and Applicant(s) Signature(s)

- The above-mentioned Applicant(s) applies for, and requests M101 Holdings Pty Ltd (**Company**) to allot and issue, the M+ Fixed Income product being unsecured redeemable promissory notes of the Company (the **Notes**), in the amount specified above and subject to the terms of the Promissory Note Deed Poll governing the M+ Fixed Income product dated 22 June 2019 entered into by the Company (**Note Deed**).
- The Notes will be part of the Note Class Name selected above.
- 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**).
- This Application Form is an irrevocable offer by the Applicant to subscribe for Notes and to advance the Application Monies.
- The Applicant acknowledges and agrees that the Company may in its discretion (but subject to clause 3.4 of the Note Deed):
 - (a) accept the Applicant's Application Form to subscribe for all of the Notes applied for;
 - (b) accept the Applicant's Application Form to subscribe for a lesser number of Notes than the number applied for; or
 - (c) reject the Applicant's Application Form.
- 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**).
- This Application Form will only be deemed accepted by the Company when the Company has completed and countersigned the Acceptance.
- The Applicant agrees to advance to the Company the amount specified in the Acceptance by the due date specified in the Acceptance.
- 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 due date.
- The Applicant agrees to be bound by the terms of the Note Deed.
- The Applicant provides the bank account details above for payment of interest and other monies owing by the Company.

Investor 1

Signature	_____	Date	/ /
Surname	_____		
Given name(s)	_____		
Capacity (company investments only)	Sole Director	Director	

Investor 2 (joint investors)

Signature	_____	Date	/ /
Surname	_____		
Given name(s)	_____		
Capacity (company investments only)	Director	Company Secretary	
Signing authority	Please tick to indicate signing requirements for future instructions (e.g. withdrawals, change of account details, etc.)		
	<input type="checkbox"/> Only one required to sign.	<input type="checkbox"/> All signatories must sign.	

Office Use Only

Application accepted when countersigned by the Company below:

Name: _____ Signature: _____ Date: / /

LONDON (HEAD OFFICE)

70 Pall Mall, St James's
London SW1Y 5JG, UK

MELBOURNE

Level 27, 35 Collins St
Melbourne, VIC 3000

SYDNEY

Level 36, 1 Macquarie Place
Sydney, NSW 2000

T: 1800 101 500

F: (03) 8080 6471

E: enquiries@mayfairplatinum.com.au