

# Solia Investments Limited

## Risk Disclosure

All entities (personal or business) who register as an 'investor' with **Solia Investments LTD** (hereafter “Solia”) must carefully read the following warnings before investing online using the portal.

### Introduction

Although investing in property is very rewarding it involves a level of risks which mean you may not get back all the money you invest. The Solia investor portal provides the ability to directly connect to our investors electronically, providing a fully automate end to end investment experience.

Protecting your investments is our core priority and we work diligently to address each of the identified risks involved to mitigate in the best way possible. Risk mitigation includes:

- ✓ Due Diligence  
Each project includes detailed independent valuations, financial analysis and forecasts, as well as project plans allowing for an informed investor decision making process.
- ✓ Expertise  
We engage with experts across all fields of property to provide the best input to support project analysis which promotes higher levels of certainty around project outcomes.
- ✓ Security Charge  
Where appropriate security charges are secured against property investments for the benefit of all investors.

All investment carry risks. The relevant webpages and documents will cover any additional risks specific to an investment opportunity.

Please bear in mind the following general risks involved when investing through the Solia instance of the Co-Funding portal.

### Personal Decision to Invest

In order to invest in Solia projects, investors must be sufficiently sophisticated and knowledgeable to understand these risks and make their own investment decisions. You will only be able to access the platform and invest in projects once you have successfully completed the investor eligibility assessment and deemed sufficiently sophisticated.

As a precaution, we recommend that our investors do not lend more money than they can afford to lose without altering their standard of living. For added security, we also recommend that our investors diversify their investments by lending across a range of different projects to minimise concentration risk.

### Invested Funds

Investments into Solia projects should be considered long term investments and therefore highly illiquid in that your capital cannot be withdraw before the end of the investment term without suffering capital loss. There is currently no secondary market for Solia investments, so the earliest you can expect your capital to be released is at the end of the investment agreement term after the property is sold or refinanced. Refer to loan agreement terms and conditions.

The value of the property is subjects to fluctuations and could therefore increase or decrease in value which will affect the amount of capital returned at the end of the term of the investment.

Regular return payments offered through long term Equity and Sharia agreements may also be affected by factors such as the market rental value, periods of non-occupancy and unforeseen refurbishments.

## Tax

As an investor you will be responsible for settling your own investment tax liabilities. Each individual investors circumstances are different and Solia do not provide tax advice, investors should therefore seek independent tax advice before investing. Filing your tax return correctly, on time and paying what is owed remains your responsibility. To ensure you understand how your Solia Investment will affect your tax status you must seek professional advice before investing.

## Investment Performance

Each project is unique, and its success probability is determined on its own merits. As a result Solia's project performance opinions and predicted performance calculations will remain subject to change at any time, depending on any number of predicted or unpredicted risks, including unexpected market changes. It is therefore not possible to rely on past project performance as an indicator of future project success.

## Sharia Mudharabah Agreement

Our *mudharabah* product is a Sharia compliant profit sharing agreement specifically created for our Muslim investors. In the event of a short term project, or long term investment experiencing losses resulting from project risk; day to day running; or market fluctuations, the *rabb-ul-mal* will experience return volatility and could ultimately face losing invested capital.

## Insurance

Where appropriate, investment will have the relevant insurance required to protect investor funding, including amongst others, buildings insurance to mitigate risk of loss through damage.

## Investment Advice

Solia Investments do not offer any advice to investors and would recommend that if you are not sure about any of your investment you should seek independent third-party advice. We would always encourage our investors do their own due diligence on any project before you deciding to invest.

## Investor Tech Platform Security

Central to our business is the Co-Funding investment auto platform through which all your investments will be managed. "Co-Funding", our technology platform partner, have engineered the platform to a high standard of security that ensures your data and funding e-wallet remains secure at all time. Security integrity also relies on Investors who, under no circumstances, should share platform access credential. If at any time you become suspicious that your investor account has been compromised, you should notify Solia immediately via telephone or email. The platform is integrated with MangoPay (e-wallet) and SumSub (KYC/AML) to give our investors the best and most secure experience possible.

## Financial Services Compensation Scheme (FSCS)

The funds you invest with Solia investments Limited are not covered by the Financial Services Compensation Scheme.