

THE KEY FACTS

Securities Name: Rialto 5.5%
Fixed Rate Bond 2018

ISIN: IE00BG13JN59

Issuer: Audacia Capital (Ireland) plc

Listing: Euronext Dublin

Type: Asset Backed

Denomination: GBP

Interest Coupon: 5.5% Paid Quarterly

Maturity Date: May 2023

Bond Size: £25m

Raised to Date: £8m

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THE COMPANY

Rialto Financial Ltd is a privately owned bridging finance company which provides a tailored and bespoke service to help meet all our client's needs.

Our structure allows a flexible approach to our decision making and we pride ourselves upon the level of personal service we are able to offer in contrast to the traditional U.K. banks and lenders.

Rialto Financial provides short-term property finance secured against property asset(s) of the client. We understand the requirement for quick access to cash and have therefore established a procedure that is capable of placing clients in funds in as little as 3 working days.

We work with a panel of highly experienced, specialist property solicitors and surveyors based in the North West who are on hand to deal with all forms of funding requirements.

OUR AIM

Rialto Financial's extensive knowledge and expertise within the UK property market provides investors with access to a proven and reliable model which supports our core aim:

To not only achieve stable capital growth over the medium to long term but also to provide stable and secure returns for our investors. The company will, as a priority, support and invest in projects specifically designed to have a positive social impact.

OUR STRATEGY

Rialto Financial provides bridging loan solutions to businesses, investors and developers. All loans are secured against property within the United Kingdom.

In this day and age, lenders employ complicated and lengthy procedures to obtain finance. We at Rialto Financial Ltd believe the procedure should be as streamlined as possible with an ever present appreciation of the need for quick finance.

We offer a fast, flexible and most of all bespoke lending experience to cater to the needs of each individual client thereby providing the funding to assist in the growth, expansion or restructure of their business and portfolios within our experienced team.



▶ A MESSAGE TO INVESTORS

Rialto Financial Ltd focuses on creating a positive asset that can provide sustainable growth to its bondholders with capital assurance aligned with competitive and safe fixed income returns. The 5.5% Fixed Rate Bond is a proven model that has consistently achieved a high level of return in an otherwise struggling UK financial market whilst maintaining a low-risk environment by virtue of the investment being secured against property assets within the UK.

The directors assert that the strategy of the Rialto Financial Ltd offers a high level of comfort and security to investors whilst maintaining a level of return that is not readily available in the UK financial market. Interest rates in the UK have been at a historical low since early 2009 and, whilst this may be good news for borrowing, the knock-on effects for savers in a virtually zero-growth environment are steadily being realised.

As a bondholder, your comfort is realised in the knowledge that both the investment value and returns on the same is fixed and therefore not subject to external market influences outside the scope of the investor's control. The utilisation of debt instruments such as a bonds, Rialto Financial Ltd has been able to establish and enhance its presence in the UK financial market by raising further funds which in turn generates increased profits thereby ensuring a successful return on each bond and ultimate redemption of the same.

Further information can be obtained from the listing particulars and pricing supplements on demand.

The Rialto 5.5% Fixed Rate Bond 2018 is comprised in debt securities issued by Audacia Capital (Ireland) plc, a company registered in Ireland (number: 622442) whose registered office is at Block 5, Irish Life Centre, Abbey Lower Street, Dublin, Ireland.

The Rialto 5.5% Fixed Rate Bond 2018 has been listed and is publicly tradable on the General Exchange Market (GEM) of the Euronext Dublin Stock Exchange, for which the company has submitted information to the Exchange as published on the following link: http://www.ise.ie/debt_documents/ListingParticulars_9d8d85c2-89b4-42e0-b8f0-c7cb4d0dc6bb.pdf

This is a document for guidance only and has been prepared by the board of Rialto Financial Limited. Nothing in this document has been verified by, approved by, or is a statement made by, or at the request of the issuer, Audacia Capital (Ireland) plc. All persons interested in The Rialto 5.5% Fixed Rate Bond 2018 should undertake their own specific enquiries and diligence before taking any action in relation to the contents of this document.

Rialto Financial Ltd

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