

# PaydayBonds Holdings Corp.



### Availability:

All Provinces and Territories  
except Quebec



### Minimum Subscription:

\$3,000  
(30 Bonds)



### Securities Offered:

Fixed rate 1, 2 & 3 year  
unsecured Bonds which are  
eligible for tax deferred Plans  
(RRSP, RRIF, TFSA & RESP)

## Payment Distributions

	Term	Interest Rate	Interest Payment	Principal Payment
Series A	1 Year	6.5%	Paid every 3 months	Paid on maturity
Series B	2 Years	7.5%	Paid every 3 months	Paid on maturity
Series C	3 Years	8.5%	Paid every 3 months	Paid on maturity
Series D	3 Years	10%	Paid every 3 months	Paid on maturity (Minimum CAD \$100,000 investment)

### Redemption:

Early redemption is available for series B, series C and series D bonds that have been outstanding for 12 months. Twice a year on March 31 and September 30, up to 10% of the outstanding Bonds may be redeemed. Redemption is subjected to an early redemption penalty.

### Use of Proceeds:

Paydaybonds will lend the raised funds to the Pay2day consumer lending business to develop and operate its business.

**Note #1** The investor pays no management fee associated with annual administration of the Bonds

**Note #2** There are a number of risks associated with this investment, any one of which could adversely affect an investor's return on investment. Details of these risks are set out in the current offer memorandum of Paydaybonds. Investors should review these risks with their legal and financial advisor prior to investing.

## PaydayBonds Holdings Corporation



## 可投資區域:

除魁北克以外所有省及自治區



## 最低投資:

\$3,000  
(30 Bonds)



## 證券提供:

固定利率: 1年, 2年 及 3年 定息  
債券, 適用於延稅計畫  
(RRSP, RRIF, TFSA & RESP)

## 投資回報

	年期	利息	利息支付	本金支付
Series A	1 年	6.5%	每3個月支付	到期日支付
Series B	2 年	7.5%	每3個月支付	到期日支付
Series C	3 年	8.5%	每3個月支付	到期日支付
Series D	3 年	10%	每3個月支付	到期日支付 (\$100,000 以上 投資)

## 提早贖回:

提早贖回適用於B系列, C系列和D系列債券, 不包括A系列。限一年兩次, 每年於3月31日及9月30日, 可兌付發售債券和公司剩餘債券的10% (具體限制)

## 資本分配:

PaydayBonds 利用籌集到的資金來給 Pay2Day作發展和運作的用途。

**Note #1** 債券投資者不用支付年度管理的相關費用。

**Note #2** 投資存在許多風險, 任何一項風險都可能對投資者的投資回報產生不利影響。這些風險在Paydaybonds的當前條款表中已經列出, 並在此引入作為參考。投資者在投資前應諮詢其法律和財務顧問, 方可作出有關投資決定。