ORDE Income Fund

12 Month Investment Account

FACT SHEET
October 2026

Premium Wholesale Investment Round

8.00% Target rate p.a. variable*^^

Consistent income from high-quality first mortgage assets, delivered by ORDE Financial (ORDE) through a best in class investment product.

The ORDE Income Fund (Fund) offers a 12 month mortgage investment with stronger than key peer product features and enhanced investor protections, providing a genuine alternative to other term-based pooled mortgage investment products in market.

The **Premium Wholesale Investment Round** offers qualifying investors early stage entry into a Fund with over $124m of funds under management and diversified assets, with a 0.50% p.a. return premium to the retail rate.

Fund Investment Objective and Strategy

A 12 month investment product designed to deliver consistent, risk appropriate returns as monthly income and a clear focus on capital preservation. The Fund invests in a diversified pool of high-quality loans secured by registered first mortgages over Australian residential and commercial property.

Key Investment Highlights

Funds Under Management	$124.4m
Assets	100% registered first-ranked mortgage securities originated by ORDE and cash
Investment Term	12 months
Target Distribution Rate	8.00% p.a. variable*^^ (8.30% p.a. compounding). The distribution rate primarily moves with changes in the RBA cash rate. The rate also reflects movements in performance factors such as portfolio mix, loan pricing and cash levels.
Wholesale Rate Premium	Rate includes 0.50% p.a. premium, fixed for minimum three years.
Distribution Frequency	Monthly or reinvest
Management Fee^^	0.70% p.a. including 0.40% p.a. only payable if Performance Benchmark is met
Performance Benchmark	RBA official cash rate + 1.65% (6.25% p.a. variable*^). We typically expect Target Distribution Rate outperformance of the Benchmark to be broadly maintained.^^
Minimum Investment	$10,000

* Effective 1 November 2026. Current rate after fees, reviewed monthly
^ 6.75% p.a. variable equivalent rate for Premium Wholesale Investment
^^ The distribution rate is inclusive of a fixed 0.50% p.a. premium to the retail distribution rate for a three-year investment period, to be reviewed thereafter. Any reduction to the premium at that time will result in a corresponding increase to the Management Fee.

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Performance Enhancement

Reliability of Fund performance is enhanced by two investor reserves, helping protect against timing differences and asset shortfalls: Arrears Reserve (0.20% AUM) and Portfolio Reserve (target 0.40% AUM).

Reliability of Fund liquidity is significantly enhanced by maintaining a Committed Liquidity Framework under which institutional funding partners are committed to purchase assets upon request, across all asset types.

Asset Profile

All loans are originated and assessed by ORDE. Our lending approach targets high quality assets: prime and near-prime borrowers, supported by conservative loan-to-value ratios and robust credit assessments.

ORDE borrowers are typically self-employed owner occupiers and investors, with needs or profiles not adequately addressed by Australian bank lending.

- Maximum loan size $10M and proportion of loans above $2.0M not to exceed 50% of investment pool.
- Maximum Loan to Value Ratio (LVR) Residential 80%, Commercial 80% and Development Finance 70%. Maximum Average LVR <=75%.

Borrower fees - investors receive 100% default interest; ORDE receives other lender activity based fees, disclosed to investors.

Structure

Fund	ORDE Income Fund, ARSN: 649 520 472
Resposible Entity	ORDE Capital Management Limited AFSL/ACL 523150
Investment Manager	ORDE Financial Pty Ltd
Custodian & Backup Servicer	BNY Mellon
Fund Structure	Non-unitised, unlisted registered managed investment scheme

Investment Risks[1]

All investments involve risk. Investors should be aware of the following risks:

Credit risk
Borrowers may not meet repayment obligations.

Liquidity risk
Withdrawal requests may be delayed in certain market conditions.

Interest rate risk
Movements in interest rates may impact investment returns.

Property market risk
Changes in property values may affect loan recoveries.

Regulatory risk
Updates to laws or regulations may affect Fund operations.

Operational risk
Technology, process or documentation errors may impact the Fund's performance.

[1] Refer to Information Memorandum for more detail

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About ORDE

ORDE is a full-service Australian non-bank lender and asset manager with $7.1 billion in Assets Under Management. Established in 2019, ORDE offers a comprehensive mortgage lending and asset management platform, supported by a national team of more than 200 professionals. The business has originated $13.9 billion of loan investments through the platform delivering an exceptional performance track record to date (0.01% asset level losses). A Portfolio Reserve of 0.40% readily covers such asset level losses protecting investors against any loss of principal.

ORDE manages funds on behalf of many Australian and international banks and financial institutions through both private mandates and public capital markets. The Group operates a Residential Mortgage-Backed Securities (RMBS) program which has completed multiple $1.0 billion investment placements across 2024 to 2026 and was awarded the sector's 2024 Deal of the Year, voted by institutional investors.

The ORDE Financial Group is owned by Fancourt Capital Group and the ORDE team. Fancourt is an Australian investment firm specialising in private credit, funds management and principal investment.

ORDE Management Team

Our investment management capability is built on experience, discipline and a long history of originating and managing high-quality mortgage assets. The principles that underpin our business — trust, transparency and consistent credit performance — are applied equally to the institutional and private investor funding platforms.

All members of the Fund team bring current expertise managing 12-month mortgage investment funds. Management have deep experience developing and leading successful first mortgage investment funds. This accumulated experience is foundational in developing a superior investment product for the ORDE Income Fund, improving benefits and reducing risks for investors.

How the Fund Improves Investor outcomes

Experience Used to Benefit Investors	A senior team using comprehensive experience to design product and operations that significantly improve investor outcomes.
Strong Governance	An internal Responsible Entity combining best practice governance with specialised skills to manage investors' interests. These include an independent Board with high calibre members and pending Investment Committee with broad governance mandate, and a deconflicted investment product.
Conservative Asset Quality	More conservative loan products and credit policy, with process and digital operational risk controls supporting resilience of performance.
Conservative Portfolio Construct	More conservative and more detailed concentration limits that support asset quality, diversification and prevent 'hidden' concentration risks. Fund growth objectives aligned with maintaining an optimal pool profile.
Larger Investor Reserve	Higher reserving levels designed to support reliability of investment performance.
Committed Liquidity Enhancement	Contractually committed across all asset types, minimum 25% of mortgages. 14 months notice will be provided of material changes.
Low Fees	Lower management fee^^ (0.70% p.a.) including component (0.40% p.a.) aligned to meeting benchmark performance.
Enhanced Transparency	Comprehensive disclosure of portfolio, performance, key risks, fees and related party transactions.

^^The distribution rate is inclusive of a fixed 0.50% p.a. premium for a minimum three-year investment period, to be reviewed thereafter. The Management Fee will increase reflecting any reduction in the premium to the distribution rate.

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