

If you need help getting started, managing your portfolio, or if you're wondering whether Per Annum is the right choice for you, these frequently asked questions may help.

## **What is Per Annum?**

Per Annum is an investing platform powered by RBI-registered NBFC-P2P, Transactree Technologies Pvt Limited (referred to as Lendbox). At Per Annum, we enable lending to the top 2% of India's most creditworthy people. Borrowers on Lendbox are sourced through our Tier 1 partners. These companies are top-order credit risk managers catering to those with unblemished repayment histories. Investments in Per Annum products earn interest income which the investors can choose to reinvest, take advantage of compounding, or withdraw directly into their bank accounts..

Lendbox will invest the funds in different borrowers based on its algorithm and keep reinvesting repayments in new borrowers to optimize the returns.

## **What risk mitigation measures does Per Annum have in place?**

Per Annum is powered by NBFC-P2P Lendbox which follows best-in-industry underwriting practices with stringent cut-offs for credit scores as well as repayment history. On average, borrowers accepted for financing via Lendbox have a credit score of 700 or above with regular repayment histories spanning 5+ years. Our Partners, who aid us with loan collection in addition to risk assessment, also have on-ground fleets of collection agents in most of the cities. Alternative data, income, and spending behavior are other important parameters while assessing borrowers for Lendbox.

## **Does Per Annum guarantee my investments? What if there are delays or defaults?**

No, In accordance with RBI master directions, Lendbox does not guarantee or provide any security for the investors' returns. All investments are subject to the actual repayment performance of the loan. All investments are subject to the actual repayment performance of the loan. However, each and every loan is disbursed after stringent credit checks to ensure a high-quality loan portfolio. Lendbox has a dedicated in-house collection team and tie-ups with authorized collection agencies to collect and recover the loans given out via the

Platform. They also have arrangements with their loan-sourcing partners to collect the loans for us which gives access to a huge collection fleet in all major cities. With high-quality borrowers coupled with string collection and recovery mechanisms, our delay and defaults remain very low to ensure the expected returns are delivered to the investor.

## **How can I withdraw my investment under the Flexi investment plan? Is this permitted under RBI regulations?**

You will be able to request for withdrawal of your funds (principal and interest earned) from our app at any time. After receiving your withdrawal request, our system queues up your ongoing investments to be 'sold' on the secondary market to other investors waiting to deploy their funds. In ideal conditions, this should only take up to a few hours and the money will be credited to your account in a few working hours. Note that Lendbox is a P2P-NBFC and each transaction must be processed through our trustee-regulated escrow accounts. We are limited by banking holidays and trustee working hours. In the unlikely scenario that no investors are available to buy your investments, this process may take a few days. You will continue to earn interest until the day before the funds are liquidated by selling the loans to other investors.

## **I chose 12 months as my investment tenure, but I want to withdraw earlier. How can I?**

Under our Fixed Tenure investment plans, your funds will be locked in for a minimum specified tenure. We may not be able to liquidate your funds before the lock-in period. For exceptional or emergency circumstances, please contact your relationship manager to discuss liquidation options subject to an exit load.

## **So do Per Annum Partners guarantee returns?**

No, our Partners do not guarantee the safety of either the principal or interest portion of your investments. As per RBI P2P regulations, all P2P loans are unsecured and cannot be backed by collateral.

## **Is Per Annum regulated by the RBI?**

Yes. Per Annum's empowering company, Lendbox (Transactree Technologies Pvt Ltd) , is an RBI-registered P2P-NBFC.