

Blue Ink Wholesale Investment Fund

Information Memorandum

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1. IMPORTANT NOTICE

Purpose of this Document

This Information Memorandum (**IM**) is dated 1 December 2023 and relates to the offer of units (**Units**) in the Blue Ink Wholesale Investment Fund (**Fund**), a wholesale unregistered managed investment scheme structured as a unit trust.

This IM is not a product disclosure statement as provisioned in Part 7.9 s1012B of the *Corporations Act 2001* (Cth).

Centurion Capital Limited ACN 124 655 250 AFSL no. 338401 is the trustee of the Fund (**Centurion Capital, Trustee, we, us and our**).

Blue Ink Investment Management & Group Management Services Pty Ltd ACN 672 839 011 (**Blue Ink IGMS**) is appointed by us to act as the investment manager of the Fund (**Investment Manager**).

Blue Ink IGMS is a corporate authorised representative (**CAR**) of Centurion Capital Limited.

Blue Ink IGMS is authorised to arrange for the issue, variation or disposal of the financial product.

Offering Restrictions

The offer under this IM is available only to *wholesale clients* and *sophisticated investors* as provisioned in s761G and s761GA of the Corporations Act (**Eligible Investors**).

Recipients of this IM, or any part of it, in jurisdictions where it is unlawful, must immediately dispose of the document, whether it is in hard copy or soft copy, and inform us of doing so in writing.

Electronic IM

This IM is available in electronic format on request. If you are printing a hard copy of the IM, it is important that you print all pages of this document as well as the Application Form.

Reliance on IM

Information contained in this IM supersedes any other information or materials published and/or distributed unless this IM is superseded by a supplementary or replacement IM issued by us. You should only rely on the information contained in a current IM when making any decision to invest in the Fund. Any information or representation not so contained in this IM or updated from time to time, cannot be relied upon as having been authorised by us.

This IM is prepared with information supplied by Blue Ink IGMS and its associated entities to us, that includes and not limited to, the Investment Strategy, Lending Policy, Blue Ink IGMS and its personnel.

The scope of our involvement in the preparation of this IM is limited to parts describing how the Fund works, our duties as the trustee, and material documents entered into by the Fund. Centurion Capital shall not be held responsible for the appropriateness and accuracy of the information supplied by Blue Ink IGMS and its related entities.

Forward-looking Statements

This IM contains forward-looking statements identified by words that include 'believes', 'estimates', 'expects', 'intends', 'targets', 'goals', 'aims', 'guidance', 'may', 'will', 'would', or 'should' and other similar words.

While we believe that our use of forward-looking statements in this IM are reasonable, no assurance can be given that such statements will prove correct or be realised. They are provided as a general guide only and should not be relied upon as an indication or guarantee of future performance.

No Advice, tax advice or professional advice

This IM contains general information only. It does not constitute personal advice or recommendation to invest in the Fund. This IM is prepared without taking into account the personal objectives, financial situation or needs of any particular person. You should consider the appropriateness of the information in this IM in light of your own personal objectives, financial situation, and needs. Before investing, you should obtain independent tax advice that takes into account your own personal circumstances. No professional advice of any kind is given by us, our related bodies corporate, Blue Ink IGMS or any of its related bodies corporate, or any of the Directors, officers, employees and agents. The content of this IM or any section of it should not be construed as professional advice of any kind

No Guarantees

An investment in the Fund is not a bank deposit. By investing in the Fund, your invested capital will be exposed to risks. If any such risk eventuates, you may suffer partial or complete loss of your invested capital, less than expected return on investment and/or delay in payments. There is no guarantee offered on the repayment of your invested capital or the investment performance of the Fund, by us, our related bodies corporate, Blue Ink IGMS or any of its related bodies corporate, or any of the directors, officers, employees, and agents of those entities.

GST Inclusive

References to fees and charges in this IM are presented inclusive of GST. Where GST is incurred by the Fund, it may be entitled to claim reduced input tax credits (**RITCs**) for fees and expenses paid.

Glossary, Illustration and Currency

Defined terms and abbreviations used in this IM are explained in the Glossary.

The illustrations provided in this IM are for indicative purposes only and are not assets of the Fund unless otherwise noted.

References to '\$' in this IM are to Australian dollars unless stated otherwise.

Cooling-off

The Fund is not liquid as defined in s601KA of the Corporations Act. You will not have cooling-off rights once your application is accepted by us.

Complaints

We will handle all complaints in accordance with our complaints resolution policy. If you have a complaint, please contact us on:

Person:	Complaints Officer
Email:	invest@blueink.investments
Phone:	1300 101 258
In writing:	Centurion Capital Limited P O BOX 123 Underwood Qld 4119

However, the Trust Deed provides that investors are not entitled to access, or refer any complaints to, the Australian Financial Complaints Authority (**AFCA**). By applying for Units, you are agreeing to be bound by the Trust Deed, including that you are not entitled to refer complaints to AFCA.

2. AT A GLANCE

2.1. Overview of the Offer

Key Information	Description	Section
Offer	The offer is for Units in the Blue Ink Wholesale Investment Fund.	-
Trustee	Centurion Capital Limited ACN 124 655 250.	9
Investment Manager	Blue Ink Investment Management & Group Management Services Pty Ltd ACN 672 839 011.	1
Offer Open Date	This Offer is open to Applications on 1 December 2023.	1
Offer Close Date	This Offer closes on the date the Trustee gives notice of the issue of the final allocation of Units.	-
Fund objective	The Fund objective is to pool funds to generate an income return for Investors by pooling investors' moneys into a single Loan Facility (Loan Facility) on an ongoing basis and makes the Loan Facility available to Blue Ink Finance Pty Ltd ACN 672 838 523 (Blue Ink Finance), our related lending entity	4.1
Investment strategy	<p>The main business of Blue Ink Finance is making secured commercial loans (Loans) to parties (Borrowers) in accordance with the Blue Ink Finance Lending and Investment policy (Lending & Investment Policy).</p> <p>Additionally, Blue Ink Finance may make alternative debt-related investments which will consist of generally acquiring Units in another unlisted mortgage fund, or to participate in a loan arrangement managed by another lender. Generally, each such alternative investment will also take advantage of the general debt market conditions described above.</p>	4.2
Fund structure	The Fund is established as an unlisted unit trust constituted by a trust deed (Trust Deed). In accordance with the Trust Deed, the Fund may issue different classes of Units (Class) with distinct rights, obligations, and restrictions. Investors' interest in the Fund is represented by the number, and Class, of Units they hold. Each Unit of a Class held by an Investor confers a proportional interest in the net income and assets referable to that Class.	4.3
Target fund size	<p>The target fund size is \$10 million.</p> <p>It is intended that the Fund is open-ended. As the Fund approaches the target fund size, the Investment Manager and Trustee will review any enhancement of the target, at their discretion.</p> <p>The Fund will commence its investment activities upon achieving the minimum fund size of \$500,000.</p>	

Target distribution rate	<p>The target distribution rate at the date of issue of this Information Memorandum is 8.25% per annum ¹ (Target Distribution Rate).</p> <p>The Investment Manager will revise the Target Distribution Rate from time to time and inform Investors on the Investment Manager's website at www.blueink.investments.</p> <p>The rate of return on investment in the Blue Ink Investment Fund is not fixed. An indicative distribution rate is published on our website and is revised periodically.</p>	
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¹ *The Investment Manager accepts sole responsibility for the target return calculations and the Trustee expresses no opinion in this respect. The Fund is a new fund and has no performance history. Target return figures are purely based on a financial projection by the Investment Manager and such figures have not been independently verified.*

2.2. Terms of an investment

Term	Description	Section
Issue Price	Units are issued at \$1.00 per unit.	
Investment amount	<p>The minimum investment amount is \$50,000.</p> <p>Further investments are accepted at increments of \$10,000.</p>	
Minimum Investment Term	The minimum investment term is 12 months calculated from the issue date of the Units (Minimum Investment Term).	
Distributions	<p>Income distributions are paid to Unitholders from income generated under the Loan Facility, net of fees and expenses associated with the Blue Ink Investment Fund.</p> <p>Income distributions are calculated on a monthly basis, and payable by electronic bank transfer to each Unitholder's nominated bank account. We aim to make such payments within fourteen (14) days after the end of each month.</p>	7.1
Fees & costs	The Trustee and Investment Manager are entitled to be paid fees for services provided to the Fund, and recover monies paid for expenses incurred by the Fund. This IM contains information about the fees and costs associated with the Fund.	10
Liquidity	The Fund is illiquid due to the nature of the investments.	1
Transfers	<p>Investors may apply to the Trustee to transfer their Units to another party. An Investor can submit a transfer request by lodging a completed Transfer Form with all the required documents.</p> <p>The Trustee does not take part in the marketing, negotiation or facilitation of a transfer except to the extent it is required to satisfy its regulatory and administrative obligations. The Trustee is required to identify the incoming Investor under its KYC Policy and record a transfer in the register of Investors if the transfer request is accepted.</p> <p>The Trustee has the discretion to reject transfer requests without the need to provide a reason.</p>	7.2

	Investors may obtain a copy of the Transfer Form by emailing the Trustee at: invest@blueink.investments .	
Withdrawal	<p>Investors in the Fund must submit a Withdrawal Request Form if they wish to make a withdrawal from the Fund.</p> <p>The Trustee may accept and approve withdrawal requests only if there is sufficient liquidity in the Fund.</p> <p>Given the nature of Investments, it is expected that the Fund will not be liquid until it disposes of the investments it has made.</p> <p>A copy of the Withdrawal Request Form can be obtained by emailing the Trustee at: invest@blueink.investments.</p>	7.3
Unit pricing	<p>Units are valued in accordance with the Fund's Unit Pricing Policy.</p> <p>Generally, the price of a Unit is determined by the net assets referable to that particular Class of Units.</p> <p>A copy of the Unit Pricing Policy can be obtained from us on request by emailing us at invest@blueink.investments.</p>	7.5
Reporting	<p>Investors in the Fund will receive the following reports:</p> <ul style="list-style-type: none"> ● periodic management reports; and ● annual tax and distribution statement. <p>Each report will be issued at the appropriate time or when it becomes due.</p>	

3. INVESTING IN THE FUND

3.1. Application

You may subscribe for units in the Fund by:

- (a) submitting a paper application form which accompanies this IM and mail to:

Centurion Capital Limited
c/o Blue Ink Wholesale Investments
P O BOX 123
Underwood
Qld 4119

or

- (b) emailing a completed application form to: invest@blueink.investments.

An application must be submitted with the required identification documents set out in the form.

3.2. Eligible investors

Prospective investors identified as a *wholesale client* or *sophisticated investor* (**Eligible Investors**) may apply to invest in the Fund.

A wholesale client is a person who:

- has made an application to invest \$500,000 or more;
- has obtained a certificate from a qualified accountant certifying that the person has net assets of \$2.5 million or gross income of at least \$250,000 for the immediate two financial years; or
- is a professional investor managing \$10 million or more.

A sophisticated investor is:

- a person determined by an AFS Licensee to be experienced in investing in the financial product of that kind. The AFS Licensee must be satisfied on reasonable grounds as described in s761GA of the Corporations Act that the person to whom the offer is made has previous experience in investing in the relevant kind of financial product that allows them to assess:
 - the merits of the offer
 - the value of the securities
 - the risks involved in accepting the offer
 - their own information needs
 - the adequacy of the information given by the person making the offer

3.3. Application process

When you apply to invest in the Fund, you will need to transfer your subscription monies into our designated applications account. Once we receive your Application with your identification documents, we will verify your identity in accordance with our know-your-client policy (**KYC Policy**). We may request additional documents from you to allow us to complete our verification. Once complete, we will issue the Units to you and transfer your subscription monies into the operations account of the Fund. At all times, we reserve the right to reject an application without the need to provide a reason.

3.4. Investors' obligations

When you apply to invest, you agree to be bound by the Trust Deed, and the terms and conditions disclosed in this IM as an investor in the Fund (**Investor**) as well as any subsequent document or instrument which amends or varies your rights, obligations, and restrictions as a unitholder. You may obtain an electronic copy of the Trust Deed and the IM from us free of charge, to inform yourself of your rights and obligations.

3.5. Correspondence

As an Investor, it is important that you keep us informed of any changes to your contact details you have supplied us. We aim to keep you informed on our website, and by email or post. If you have not received any communication from us, please do not hesitate to speak with us by calling 1300 101 258 or email: invest@blueink.investments.

4. ABOUT THE FUND

4.1. Fund objective

The Fund objective is to generate an income return for Investors by offering investment opportunities in funds managed by our dedicated team with the focus of delivering a return on investment.

4.2. Investment strategy

The Blue Ink Wholesale Investment Fund pools investors' moneys into a single Loan Facility on an ongoing basis and makes the Loan Facility available to Blue Ink Finance, our related lending entity, so that Blue Ink Finance can, in turn, make commercial Loans to Borrowers.

The main business of Blue Ink Finance is making secured commercial Loans to Borrowers in accordance with the Lending & Investment Policy as summarised in this PDS.

Additionally, Blue Ink Finance may also invest in other debt related investments provided they conform with the objectives of its Lending & Investment Policy.

4.3. Fund structure

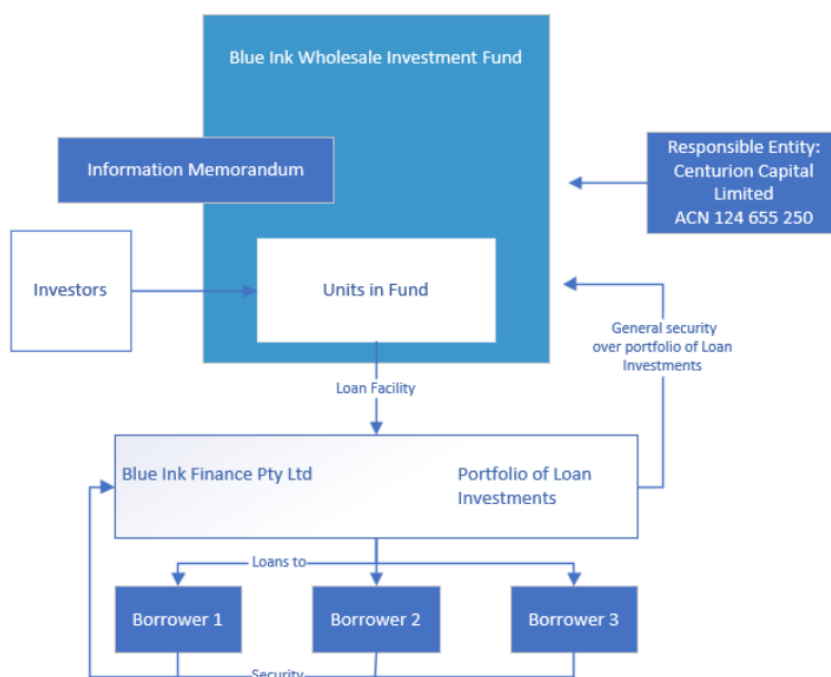
The Fund is a wholesale unregistered managed investment scheme established as a unit trust under a trust deed dated 27 November 2023 (**Trust Deed**). Centurion Capital is the trustee and has appointed Blue Ink IGMS as the investment manager. In accordance with the Trust Deed, the trustee may create different classes of Units where each Class may have distinct rights, obligations and restrictions.

Each Unit of a Class held by an Investor confers a proportional interest in the net income and assets referable to that Class. Additionally, each Investor holding a Class of Units is treated equally with other Investors holding Units of the same Class.

The Offer under this IM is for ordinary Units in the Fund.

The Trustee will collect all income of the Fund. Additionally, the Trustee will hold the assets of the Fund and includes the Security(s). You may find a summary of the duties of the trustee, its powers, and obligations as set out in the Trust Deed.

A diagram of the Fund structure is provided below.



For more information about the Fund and rights as an Investor, you may request an electronic copy of the Trust Deed from the Trustee.

4.4. Investments of the Fund

The investment portfolio of the Fund will consist of multiple Loans made in accordance with the Lending Policy. Any monies not invested in Loans will be held as interest-bearing deposits with ADIs.

4.5. Investment process

The Investment Manager is appointed with the responsibility for identifying and assessing lending opportunities in accordance with the Lending Policy. To carry out this duty, the Investment Manager has formed a lending committee (**Lending Committee**) which is comprised of members with the experience and expertise to assess development lending proposals. If a proposal satisfies the requirements set out in the Lending Policy, the Investment Manager will make the recommendation to the Trustee to make the investment on behalf of the Fund.

With the full satisfaction of the Trustee that a loan proposal is compliant with the Lending Policy and this IM, the Trustee will arrange for the transaction documents (**Transaction Documents**) to be prepared and entered into to make the Loan. The Transaction Documents include the loan agreement that sets out the terms and conditions attached to the loan, and security documents granting the Fund a security interest. It is intended that the Trustee will register and hold:

- a mortgage over the property under a mortgage instrument to 80% LVR; and
- a caveat over the property offered as security; and
- if possible, a security interest over the business assets of the Borrower on the Personal Property Security Register (**PPSR**),

in favour of the Fund.

Pursuant to each Loan, the exit strategies contemplated by Blue Ink IGMS, include but are not limited to:

- repayment of loan from company resources;
- sale of property held as security;
- refinancing of property;
- obtaining other source of funding to pay out the Loan; and
- acceptable payment plan.

5. ABOUT PRIVATE EQUITY FUNDS IN AUSTRALIA

5.1. Overview

Blue Ink Finance is positioned in the Australian debt market as a non-bank provider of short to medium term commercial loans. We perceive this area of the market to be underserved as most deposit-taking institutions regulated under the Australian Prudential Regulation Authority (**APRA**) channel significant funds and efforts towards retail lending for home loans.

Blue Ink Investment Management & Group Management Services Pty Ltd ACN 672 839 011 is the investment manager of the Fund. Blue Ink IGMS is led by a seasoned team of experts in identifying and assessing lending opportunities.

The target Borrowers are small to medium size private businesses, who can provide appropriate security and an acceptable repayment plan or exit strategy. The lending process has been designed to be responsive to Borrower needs, but to also assist the team in making good lending decisions. This allows Blue Ink Finance to participate in profitable opportunities which banks may not address.

Where Blue Ink Finance makes alternative debt-related investment this will generally be to acquire Units in another unlisted mortgage fund, or to participate in a loan arrangement managed by another lender. Generally, each such alternative investment will also take advantage of the general debt market conditions described above.

The management skills and previous experience of the respective team members experience in the management of assets in the large corporate environment gives Blue Ink IGMS a broad range of understanding of risk, risk mitigation and management in the lending environment.

The management team brings to the table longstanding relationships with industry professionals such as accounting and legal consultants, valuers, finance brokers and other financiers to provide the best outcome for Blue Ink IGMS's clients and Investors.

As an experienced and well-connected team Blue Ink IGMS has access to a broad range of projects in the marketplace from where to source future loan opportunities. Blue Ink IGMS's lending policy and procedures enable it to conduct due diligence to screen and procure quality borrowers and loans such that the risk factors of default are significantly mitigated.

The adherence to industry accepted norms for lending policy will reduce the risk of default and Blue Ink IGMS's systems and procedures have been developed to pro-actively manage loans to ensure the investors security position is maintained or enhanced.

5.2. Key people of Blue Ink IGMS

(a) David Palmer (David), Managing Director

David is a Chartered Accountant and Chartered Tax Advisor as well as principal of Multiplace Pty Ltd trading as Multiplace Accountants and The Tax Agents Pty Ltd. David is a member of the following professional associations:

- Fellow - Institute of Financial Accountants
- Fellow - Institute of Public Accountants
- Fellow -Tax Institute
- Institute of Managers and Leaders
- Licensed Real Estate Principal
- Member - REIQ

- Registered ASIC Agent
- Registered Tax Agent

David and his team bring significant experience in financial services and lending.

5.3. Role and responsibilities

The Trustee has appointed the Investment Manager with the responsibilities including, and not limited to:

- perform its duties and obligations in accordance with the Investment Management Agreement, the Lending Policy and this IM;
- make recommendations to the Trustee in relation to any Development Loans to be made by the Fund;
- arrange for adequate due diligence to be conducted on the borrower and development project before making a Development Loan recommendation to the Trustee;
- manage the Loan Portfolio to ensure that each Borrower is compliant in respect of the terms and conditions of the Loan Agreement and General Security Deed;
- ensure effective risk mitigation processes are in place; and
- maintain open communication with the Trustee about its investment management activities in respect of the Fund.

6. LENDING POLICY

6.1. Objectives

The objectives of the Lending Policy are to ensure that Investors' funds are lent in accordance with the Lending Policy and this IM. The overriding objective is to provide security and timely payment of targeted income, repayment of loan and compliance with Blue Ink IGMS's pricing and lending profit objectives.

6.2. Blue Ink Finance

Blue Ink Finance is a company established with common majority ownership and management as Blue Ink IGMS. We believe this investment structure distances the Blue Ink Wholesale Investment Fund from commercial risks associated with making and managing Loans.

Blue Ink Finance may also make and/or manage loans using capital from other sources. Such loans will be excluded from the security arrangements offered to the Blue Ink Investment Fund.

6.3. Lending Policy overview

The Fund aims to provide financing to Borrower(s) on terms that are consistent with the Lending Policy which takes into consideration the following criteria:

- Demonstrable ability to service the interest commitment for the full term of the loan, except in the case where interest is retained by Blue Ink IGMS;
- Adequate and policy compliant security;
- Appropriate and policy compliance purpose of the facility;
- Acceptable property risk outlook; and
- Acceptable and policy compliant borrowing entity.

6.4. Lending and Investment Policy

This section provides a summary of the current Blue Ink Finance Lending & Investment Policy. This policy is set by Blue Ink Finance and reviewed by Centurion Capital Limited. Any changes to the policy will also be reviewed by Centurion Capital Limited.

Blue Ink Finance makes loans for business or investment purposes. Blue Ink Finance will typically assess a loan proposal based on some or all of the following:

- background checks and circumstances;
- loan amount and purpose;
- security and loan to security value ratio;
- statement of assets and liabilities of the directors/ guarantors;
- creditworthiness of Borrower and directors; and / or
- references and any other supporting documentation.

Loan proposals offering a first or second mortgage over real property are prioritised. Applications with other acceptable forms of security may be considered if there is a compelling rationale for the loan.

To ensure security of investment, loan applications for property development which rely on 'as-if-complete' valuations would generally not be accepted unless there is a compelling rationale for the Loan and/ or a conservative LVR, given the known circumstances of the Loan at the time of consideration. Applications for construction loans which are not raised in the course of a property development business may also be considered.

Blue Ink Finance may make other debt related investments which conform with the intent of the Lending & Investment Policy.

Blue Ink Finance does not itself make consumer loans or other loans subject to the NCCP. However, it may provide funding to other related or unrelated businesses which make such loans providing suitable terms and security are available.

6.5. Loan features

In the table below, we have highlighted the usual features of the Loans Blue Ink Finance makes. Blue Ink Finance is not restricted from making a Loan outside these parameters if there is a compelling rationale.

Features	Terms
Principal Loan Amount Loaned to a Borrower	\$50,000 – \$1,000,000
Interest Rate Pay- able by a Borrower	10% - 24% p.a.
Interest Payment Frequency	Monthly – paid from Borrower resources or capitalised to the Loan principal in advance.
Loan Term - From Establishment until Maturity	1 – 24 months (12 months maximum term preferred)
Security - Forms of Security offered by Borrowers in consideration of a Loan	One or more of the following: <ul style="list-style-type: none"> • registered 1st or 2nd mortgage over real property; • fixed or floating charge over business assets; • general or limited security deed; and / or • directors' personal guarantees or similar.
Location - Where the Borrower and Security Property is Located	Borrowers and security may be located anywhere in Australia. However, consideration is given to the risks associated with different security types and locations, which in turn influences acceptable LVRs and interest rates. Preference may be given to Borrowers located in capital cities, but each loan application is assessed on its own merits.

6.6. General lending market investment

Blue Ink Finance is positioned in the Australian debt market as a non-bank provider of short to medium term commercial loans. We perceive this area of the market to be underserved as most deposit-taking institutions regulated under the Australian Prudential Regulation Authority (APRA) channel significant funds and efforts towards retail lending for home loans.

The target Borrowers are small to medium size private businesses, who can provide appropriate security and an acceptable repayment plan or exit strategy. The lending process has been designed to be responsive to Borrower needs, but to also assist the team in making good lending decisions. This allows Blue Ink Finance to participate in profitable opportunities which banks may not address.

Where Blue Ink Finance makes alternative debt-related investment this will generally be to acquire Units in another unlisted mortgage fund, or to participate in a loan arrangement managed by another lender. Generally, each such alternative investment will also take advantage of the general debt market conditions described above.

6.7. Priority of Loans and equity

There is a clear advantage in debt investments over equity investments through security of

repayment - particularly in a situation of a wind up of a Borrower in respect of repayment of capital. We have provided below a list of different classes of debt and equity ranked in accordance with the priority of repayment from first to last.

- (a) Senior Secured Debt – When the assets of a Borrower are sold, stakeholders holding senior secured debt have first priority to reclaim their capital. An example is a first ranking mortgage
- (b) Subordinated Secured Debt – Holders in this class rank below senior secured debt. An example is a mortgage that ranks after a first mortgage.
- (c) Senior Unsecured Debt – This class of debt ranks above all unsecured debt of the Borrower and its equity holders. There is no specific collateral backing the senior unsecured debt from the Borrower. Examples include corporate bonds and credit lines.
- (d) Subordinated Unsecured Debt – Holders of subordinate unsecured debt are paid after senior unsecured debt holders. Examples include all bonds ranking below senior such as junk bonds.
- (e) Hybrid Securities – These are securities that have both debt and equity features. This includes convertible notes that gives the holder priority in residual assets before equity holders.
- (f) Equity – These are the shareholders of a Borrower. When a Borrower is wound up, equity

6.8. Security assessment requirements

Blue Ink Finance makes loans for business or investment purposes. Blue Ink Finance / Lending Committee will typically assess a loan proposal based on some or all of the following considerations:

The Lending Committee will assess and comment on the specifics of the security position to be offered under a loan proposal.

In the assessment, the following will be noted:

- type of security;
- location of security property(s);
- saleability, if appropriate; and
- confirmation of an valuation of the security property.

The LVR must be noted. The LVR is calculated from the valuation of the security property.

6.9. Insurance

It is required that each Borrower deliver to the Trustee and Investment Manager a Certificate of Currency that notes the interest of the mortgagee.

7. TERMS OF AN INVESTMENT

7.1. Distributions of income

The Trustee will collect all income generated by the Fund's investments and determine if an amount is distributable to Investors on a monthly basis. The Trustee has the discretion to treat any interest generated from interest-bearing deposits held at ADIs in any manner it determines appropriate, including applying the proceeds to meet the costs of maintaining the Fund.

7.2. Transfers

Investors in the Fund may apply to transfer Units to another party. The Trustee will not match or facilitate the negotiation between persons in a transfer. It is the responsibility of the Investor to identify the counterparty and inform the Trustee for it to conduct its duties under its KYC Policy and give effect to the transfer request if accepted. At all times, the Trustee has the discretion to refuse a transfer request.

7.3. Withdrawal

Investors may apply to the Trustee to withdraw Units from the Fund by submitting a completed Withdrawal Request Form. Subject to the Minimum Investment Term, the Trustee has the discretion to accept or refuse the withdrawal request without the need to provide a reason. If the withdrawal request is accepted, the withdrawal will be made by way of redeeming the Units.

A Withdrawal Participation Notice form can be obtained by emailing us at invest@blueink.investments.

We will assess on a quarterly basis if the Fund has surplus cash available to make a Withdrawal Offer. If available and under the recommendation of the Investment Manager, we will proceed with making a Withdrawal Offer in accordance with the Fund withdrawal procedure found in the Constitution.

7.4. Redemption

Units in the Fund are redeemed when a withdrawal is given effect or when a compulsory redemption is made by the Trustee in an event of wind up of the Fund or in accordance with the Trust Deed.

7.5. Unit pricing

The price of a Class of Units in the Fund is determined by the net value of the assets referable to that Class divided by the number of Units of that Class issued. The Trustee will determine the price of Units annually or in more frequent intervals as it deems appropriate for the nature of the underlying assets and changes in circumstances.

7.6. Term of the Fund

The Fund has a long-term investment horizon. The Trustee has the discretion to wind up the Fund in accordance with the Trust Deed and under the advice of the Investment Manager.

7.7. Priority of payments on winding up

When the Fund begins disposing assets as a prelude to winding up, the proceeds from the disposals will be paid in accordance with the following principle.

- (a) (First) All liabilities of the Fund including third-party professional fees are paid.
- (b) (Second) The Trustee's Fund Administration Fee and any expense recoverable by the Trustee out of the Fund.
- (c) (Third) Repayment of capital back to Investors in the Fund.
- (d) (Fourth) Payment of distributions to Investors at the Target Distribution Rate.
- (e) (Fifth) The Investment Management Fee payable to the Investment Manager and any expense recoverable by the Investment Manager out of the Fund.
- (f) (Sixth) The remaining balance (if any) is proportionately returned to Investors in the Fund.

8. RISKS

8.1. Important notice

All investments carry risk. There is no certainty or guarantee of investment returns or the return of invested capital on an investment in the Fund. The risks highlighted in this section are not exhaustive. There is a possibility that certain risks that are not considered in this document may arise.

8.2. Risk factors

(a) Risks associated with an investment in the Fund

Risk Factor	Description
Default risk	The underlying investments to be made by the Fund are Loans. Where a Borrower defaults on their obligations pursuant to a loan, this may result in the Fund sustaining a capital loss. If any legal action is taken to recover the monies, the costs of such action may affect the entire Fund.
Credit risk	When a loan is made by Blue Ink Finance, the decision is made on the basis of the information supplied by the Borrower and any other information or records that are obtained to determine the Borrower's creditworthiness. In the event that a Borrower fails, or refuses, to meet their debt obligations when due, this will adversely affect the performance of the Blue Ink Investment Fund and your invested capital.
Diversification risk	Blue Ink Finance makes loans to Borrowers involved in different commercial activities. Commercial risk exists which may affect a Borrower's ability to meet its debt obligations. This includes its obligations to Blue Ink Finance, and ultimately the Blue Ink Investment Fund. If this risk eventuates, this will adversely affect the performance of the Blue Ink Investment Fund and your invested capital.
Fund structure risk	The Fund is structured as an unlisted Unit Trust which could have multiple Classes of Units. Investors are treated equally with other Investors of the same Class, and no preferential treatment will be given for any one particular Investor, of that same Class.
Interest rate risk	The underlying investments to be made by the Fund are Loans. The interest rate charged on such Loans may be fixed or variable. The Trustee, Blue Ink IGMS, its officers, employees, as well as associated parties, do not warrant that such interest rate is competitive in the marketplace in respect of its risk/reward profile.
Investment risk	Generally, all investments have risk. No guarantee is made by the Trustee, Blue Ink IGMS, its officers, employees, as well as associated parties, on the performance of the Fund or the repayment of Investors' invested capital.
Tax Risk	The Fund is structured as a unit trust and the Trustee is responsible to determine if any part of a distribution to be made is income or capital. Accordingly, Investors must rely on the distribution statements issued by the Trustee to determine their own tax obligations.
Trustee Risk	The Fund is a managed investment scheme within the definition provided in the Corporations Act. As such, the Trustee has continuing obligations to

	satisfy the requirements of its AFSL set out in regulations and laws.
Commercial Risk	Blue Ink Finance makes Loans to Borrowers involved in different commercial activities. Commercial risk exists which may affect a Borrower's ability to meet its debt obligations. This includes its obligations to Blue Ink Finance, and ultimately the Blue Ink Investment Fund. If this risk eventuates, this will adversely affect the performance of the Blue Ink Investment Fund and your invested capital.
Force Majeure	These are events referred to as 'Acts of God' which may affect the performance of the Blue Ink Investment Fund, such as natural disasters as well as global pandemics such as the COVID-19 pandemic. The occurrence of such event may negatively affect Borrower(s) capability to make interest and principal repayment as well as the value of the underlying security.
Fund Risk	While investing in managed funds can provide access to investments generally unavailable to retail clients, investors in a managed fund must accept the rights, obligations and restrictions attached. Investors accept that they are treated equally and no preference treatment can be offered unless provided by law.
Income Risk	The Blue Ink Wholesale Investment Fund generates an income return by making a Loan Facility with Blue Ink Finance, where Blue Ink Finance has an exposure to a portfolio of Loans. When the Loan Portfolio is unable to generate an income return, this will affect the ability for the Blue Ink Wholesale Investment Fund to make income distributions. There is no guarantee that interest income will be made at regular intervals or at all.
Liquidity Risk	An investment in the Blue Ink Wholesale Investment Fund should be treated as a long-term investment because the Blue Ink Wholesale Investment Fund is not liquid. There is no established secondary market (e.g. a stock exchange) for the Blue Ink Wholesale Investment Fund Units.
Manager Risk	We are required to comply with relevant laws and regulations, and ensure we have adequate resources to meet our obligations. In the event that we are unable to maintain our obligations, the Blue Ink Wholesale Investment Fund may be adversely affected from potential costs and other liabilities that arise from our replacement.
Market Risk	The broad Australian market is exposed to global politics, economic trends, fiscal, and monetary policies. There is a risk that market fluctuations and uncertainties caused by those factors may adversely affect the performance of the Blue Ink Investment Fund.
Regulatory Risk	Changes in regulations, laws, as well as government policies, may adversely affect us, the Blue Ink Wholesale Investment Fund and/or the underlying assets of the Blue Ink Wholesale Investment Fund.
Related Party Transaction Risk	The Blue Ink Wholesale Investment Fund and Blue Ink Finance are related parties and have directors and shareholders in common. This risk exists when the Blue Ink Wholesale Investment Fund and Blue Ink Finance lends to, invests in, or transacts with a person or body corporate who is a related party to us. We aim to ensure that any related party transaction will be conducted on arm's length commercial terms.
Valuation Risk	The Blue Ink Wholesale Investment Fund has an exposure to Loans made with consideration of the value of underlying security. Valuation risk exists in the accuracy of the valuation report value of that security.

9. ABOUT THE TRUSTEE

9.1. Company profile

Centurion Capital Limited ACN 124 655 250 holds AFS licence no. 338401 (**Centurion Capital**) and is authorised to operate wholesale and retail managed investment schemes. Centurion Capital is led by a team of professionals with expertise in funds management, investment, law, accounting and taxation.

9.2. Duties of the Trustee

The Trustee's duties are provisioned in the Trust Deed and applicable laws, that include, and are not limited to:

- act honestly;
- exercise the degree of care and diligence that a responsible person would exercise if they were in the Trustee's position;
- act in the best interests of the Investors and, if there is a conflict between the Investors' interests and its own, must give priority to the Investors' interests;
- treat Investors of the same class or sub-class equally and Investors who hold interests in other classes or sub-classes fairly;
- ensure that the assets of the Fund are clearly identified and held separately from the assets and property of the Trustee;
- ensure that all payments out of the Fund assets are made in accordance with the Trust Deed and the Corporations Act;
- report to ASIC any breach of the Corporations Act in relation to the Fund and Investors' interests; and
- carry out or comply with any other duty, not inconsistent with the Corporations Act, that is conferred on the Trustee by the Trust Deed.

9.3. Indemnity of the Trustee

The Trustee is indemnified out of the Trust Fund for all expenses, losses, damage and liabilities (whether actual, contingent, prospective or otherwise) incurred, arising out of, or acting for the Trust or in connection with any of the matters listed in clause 9.2. This indemnity is without prejudice to any indemnity allowed by law, survives the termination of the Trust and may be claimed from the assets. The indemnity is not available where the indemnity is not permitted under the Corporations Act including any regulations made under it, subject to any relief, exemption, declaration or modification granted or made by ASIC (including any ASIC exemption), the conditions of any Australian Financial Services Licence or authorisation issued to the Trustee, this document; and other relevant legislation including any regulations made under it.

10. TRUSTEE FEES & OTHER COSTS

10.1. Overview

This section contains the fees and costs that may be deducted from your money, from the returns on your investment and/or from the assets of the Fund. Where specific prices are quoted, that amount may increase annually by the greater of the latest published AWOTE index or the CPI.

Except where otherwise stated, all fees in this document are expressed as inclusive of GST. The Fund may benefit from RITCs which it may claim for certain fees and expenses paid.

10.2. Fund Administration Fee

The Trustee is entitled to be paid a Fund Administration Fee. The Fund Administration Fee is a scaled fee, and the amount is provided in the table below.

Funds under management (FUM)	Fund Administration Fee (p.a.)
The amount up to \$5 million	1.05%
The amount up to \$10 million	0.7%
The amount greater than \$10 million and up to \$20 million	0.55%
The amount over \$20 million	0.385%

Notwithstanding the above, the minimum Fund Administration Fee payable to the Trustee is \$3,300 per month. If the calculation provided above is less than \$3,300 per month, the Trustee will be paid a fixed fee of \$3,300 per month until the calculation on FUM results in a higher amount.

The Fund Administration Fee is paid to the Trustee for the:

- day-to-day administration of the Fund; and
- reimbursement of expenses in relation to carrying out our duties in respect of the Fund.

The Fund Administration Fee is calculated monthly and payable in arrears out of the income and/or assets of the Fund. In the event that the Fund is unable to pay the Fund Administration Fee for any reason, Blue Ink IGMS and/or its related entity will pay this fee out-of-pocket and will be deemed paid.

10.3. Investment Management Fee

The Investment Manager is entitled to be paid a fee (**Investment Management Fee**) for its services to the Fund. The Investment Management Fee is calculated as the net Fund income less expenses and costs accrued and payable by the Fund including the Trustee's Fund Administration Fees and recoveries, Investors' income distribution at the Target Distribution Rate, provisions for bad debts, other reasonable Fund deductions and the carried forward Investment Management Fee deficits. The Investment Management Fee is calculated on a quarterly basis.

10.4. Fees payable by Borrowers

The Trustee and Investment Manager may charge fees to Borrowers. These fees may include establishment fees, drawdown fees, etc. These fees are costs borne by the Borrower(s) and will not affect Investors' investment in the Fund.

10.5. Other fees payable to us

(a) Investor acceptance fee

The Trustee is entitled to charge a fee for accepting Investors' Applications. This fee is 0.55% of the subscription amount per Application. The Investor acceptance fee is an expense of the Fund.

(b) Capital raising fee

The Trustee may charge a capital raising fee for capital it raised. The capital raising fee is 2.2% of the amount raised and is an expense of the Fund.

(c) Wind-up fee

If the Fund is to be wound up for any reason, a wind-up fee of \$11,000 is payable to the Trustee out of the Fund.

(d) Recovery of extraordinary costs

The Fund Administration Fee does not include any extraordinary or unusual expenses incurred and payable out of the Fund. Accordingly, we are entitled to recover such fees paid by us on behalf of the Fund. Examples of extraordinary or unusual expenses include costs incurred in convening a special meeting of Investors, terminating the Fund, and defending or bringing of litigation proceedings involving the Fund.

(e) Removal as Trustee

The Trustee is entitled to be paid a transfer fee of 5.5% of the gross asset value of the Fund (other than because of a determination by ASIC or an Australian court, or an acknowledgement by us, of gross negligence in the management of the Fund or a material fiduciary breach), calculated as at the date that we facilitate the transfer of the Fund to the incoming trustee.

10.6. Professional indemnity insurance

The Trustee may be paid out of the Fund, or by Blue Ink IGMS, for any additional cost incurred by it for the professional indemnity insurance it is obligated to maintain under its AFSL. The estimated cost may be up to 0.22% p.a. of FUM.

10.7. Additional information about fees and costs

(a) Changes to fees

If there is a change to fees payable to the Trustee, Investors will receive notice at least thirty (30) days prior to it coming into effect.

(b) Fee waivers

The Trustee may waive, assign, defer or rebate any or all of its fees or entitlement to reimbursement for expenses incurred at its discretion.

(c) Taxes

Distributions made by the Fund will generally be unfranked and details of the tax status of these distributions will be included in the annual statement issued within three (3) months after the end of each Financial Year. General tax information related to the Fund is provided in Section 12.

11. MATERIAL DOCUMENTS

11.1. Trust Deed

The Trust Deed of the Fund is dated 27 November 2023 and is the primary document governing the legal relationship between us, in our capacity as Trustee, and Investors. You will be bound by the provisions of the Trust Deed as an Investor. The Trust Deed, in conjunction with applicable laws, including the Corporations Act, regulates the Fund operations and sets out the rights and obligations of Investors, and our responsibilities and duties as the Trustee. Provisions in the Trust Deed include:

- the Trustee's powers, duties and obligations;
- the rights and obligations of Investors;
- the issue of units and the restriction on redemption or repurchase of units or, for units which carry withdrawal rights, the procedures for the redemption of units;
- the transfer and transmission of units;
- the valuation of the Fund;
- fees payable to the Trustee, and its right to be indemnified by the Fund for expenses, losses and liabilities arising in its capacity as Trustee providing it has properly performed its duties;
- the winding up of the Fund or a sub-trust;
- convening of Investors' meetings;
- complaints and procedures in relation to the Fund; and
- the Trustee's limitation of liability (subject to the Corporations Act).

A copy of the Trust Deed may be obtained by emailing us at invest@blueink.investments.

11.2. Lending Policy

The Lending Policy stipulates how the Fund invests and administrates loans. The Investment Manager has provided an undertaking that it will perform its duties in accordance with the Lending Policy which may be amended from time to time subject to the approval of the Trustee.

11.3. Investment Management Agreement

The Investment Manager is appointed under an Investment Management Agreement (**IMA**) between it and the Trustee. The IMA contains the terms and conditions associated with the appointment including, and not limited to, the role and responsibilities of the Investment Manager in respect of the Fund.

11.4. Transaction documents

When the Fund invests, the Trustee will procure and enter into a set of agreements which includes, the loan agreement, general security deed and mortgage form (**Transaction Documents**). The Transaction Documents will contain the terms and conditions attached to the Development Loan including the details of the loan, purpose and use of proceeds, conditions precedent to draw down and other covenants.

12. TAXATION

12.1. General information only

This section contains a broad summary of the general taxation matters applicable to the Fund and Australian individual investors (unless otherwise indicated). It is based on the *Income Tax Assessment Act 1936* (Cth), the *Income Tax Assessment Act 1997* (Cth) and *A New Tax System (Goods and Services Tax) Act 1999* (Cth) as at the date of this IM. Investing in an unregistered managed investment scheme is likely to have tax consequences. Given the complexity of taxation legislation and the ongoing changes introduced by the Australian Government, it is strongly recommended that if you have any questions about your individual tax position, you should consult your own tax advisor.

12.2. Income tax

We are not liable for your income tax positions or liabilities. The Fund is not subject to income tax as all income is either paid to Investors as distributions or offset by expenses, including our fees. You may be required to pay tax in relation to the investment returns received by you. This return constitutes interest for tax purposes (unless otherwise advised). The taxation treatment of any shortfall on funds invested will depend on your individual tax situation and you should consult your own tax advisor.

12.3. Australian tax residents

If you are classified as an Australian Tax Resident, we may collect your Tax File Number (**TFN**) or Australian Business Number (**ABN**). You are not required to provide this information, and it is not an offence not to do so. If you do not provide your TFN or ABN or do not claim an exemption, we are required to deduct from your distributions tax at the highest marginal tax rate plus any additional levies on all investment returns earned.

12.4. Non-resident

If you are classified as a non-Australian resident for taxation purposes, you are subject to the tax laws in your country of residence, and we recommend that you seek tax advice before investing. Tax will normally be deducted from investment returns before payment to you. Generally, non-residents who invest in the Fund will have non-resident withholding tax deducted from all investment returns. This withholding is paid to the Australian Taxation Office.

12.5. Capital gains tax (CGT)

You may incur a capital gains tax liability if you dispose your units in the Fund for more than you paid for them, or should the Fund make a capital gain when disposing its assets.

12.6. Annual tax statements

We aim to issue an annual tax and distribution statement to each Investor within three (3) months of a Financial Year's end.

13. ADDITIONAL INFORMATION

13.1. Privacy policy

Our privacy policy is prepared in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles and states the manner in which we collect and manage your personal information. Confidentiality of your personal information is important to us.

Unless otherwise disclosed, the main purpose of collecting your information is to process your Application, fulfil our obligations under the law and report back to you regarding your investment in the Fund. We may also share further information with you about related products and services for your consideration.

You may request a copy of our privacy policy and details on how we handle your personal information by contacting us at 1300 101 258.

A copy of our privacy policy is also available from our website at www.blueink.investments.

13.2. Anti-money laundering and counter-terrorism financing / FATCA / CRS

We may request additional personal information from you to comply with our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (**AML/CTF**), the *United States Foreign Account Tax Compliance Act* (**FATCA**) and the Common Reporting Standards (**CRS**). By applying for units under this IM, you undertake to provide us with all information and assistance that we may reasonably require.

Additionally, we may be required to disclose this information to the Australian Transaction Reports and Analysis Centre (**AUSTRAC**) or other government bodies. We may be prohibited from informing you when we make this disclosure.

By applying to invest in the Fund, Investors accept that we may decide to delay or refuse any request or transaction, including, by suspending the issue, transfer or withdrawal of Units in the Fund, if we are concerned that the request or transaction may breach any obligation of, or cause us to commit, or participate in an offence under AML/CTF legislation. We will not be held accountable for any loss or liability incurred by the Investor if we do so.

13.3. Investors' liability

The Trust Deed seeks to limit the liability of Investors to the amount of their investment plus other fees and costs payable to us or the Fund pursuant to the Trust Deed, if any. However, because this is a matter which can only ultimately be determined by the courts, no assurance or guarantee is given that Investors' liability will be limited in this manner.

13.4. FIRB approval

The Foreign Investment Review Board (**FIRB**) is a non-statutory body established to administer the laws and regulations pertaining to investments from foreign persons under the *Foreign Acquisitions and Takeovers Act 1975* (Cth) and Foreign Acquisitions and Takeovers Regulation 2015 (**FATA Laws**). It is the responsibility of Applicants to seek professional advice regarding their obligations under FATA Laws, if any. Neither the Fund, us, our related bodies, or any of its officers or employees of the Trustee or its related entities, will be held liable for any breach of FATA Laws by any Applicant, nor will be held accountable for any costs incurred by such person in remedying such breach.

14. GLOSSARY

Term	Definitions
ABN	means Australian business number.
ACN	means Australian company number.
ADI	means an authorised deposit taking institution registered with the Australian Prudential Regulation Authority.
AFCA	means the Australian Financial Complaints Authority.
AFSL	means Australian financial services licence.
AML/CTF	means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).
Application	means an application for Units in the Fund.
Application Form	means the application form accompanying this IM.
Application Moneys	means the applicant's moneys applied towards subscribing for units in the Fund.
AR	means an authorised representative under Centurion Capital Limited's AFSL.
ASIC	means the Australian Securities and Investments Commission.
ATO	means Australian Taxation Office.
AUSTRAC	means Australian Transaction Reports and Analysis Centre.
AWOTE	means the average weekly ordinary time earnings published by the ATO.
Borrowers	means the borrowers to whom Loans are made to.
Business Day	means a day that is not a Saturday, Sunday or public holiday in Brisbane, Queensland.
CAR	means a body corporate authorised as a representative under Centurion Capital Limited's AFSL.
WFM	means Centurion Capital Limited ACN 124 655 250 AFSL no. 338 401.
Class	means a class of Units in the Fund.
Corporations Act	means the Corporations Act 2001 (Cth).
CPI	means the consumer price index published by the Australian Bureau of Statistics.
CRS	means the Common Reporting Standards relating to the collection of financial account information on foreign tax residents.
Eligible Investors	means wholesale clients and sophisticated investors as provisioned in s 761G and s 761GA of the Corporations Act.
FATA Laws	means the Foreign Acquisitions and Takeovers Act 1975 (Cth) and Foreign Acquisitions and Takeovers Regulation 2015.
FATCA	means the Foreign Account Tax Compliance Act, a legislation under the jurisdiction of the United States and enforced in Australia via an intergovernmental agreement.
Financial Year	means a financial year in Australia beginning on 1st July and ending on 30th June the subsequent year.
FIRB	means the Foreign Investment Review Board.

FUM	means funds under management in respect of the Fund.
Fund	means the Blue Ink Wholesale Investment Fund.
Fund Administration Fee	means the fees payable to the Trustee out of the assets of the Fund for the services provided by the Trustee to the Fund.
GSD	means a general security deed to be entered into between the Fund and borrower(s) where the borrower(s), shareholders and associated entities (as applicable) grant the Fund a security interest in the collateral.
GST	means the goods and services tax established under A New Tax System (Goods and Services Tax) Act 1999 (Cth).
IM	means this information memorandum for the issue of Units in the Fund.
Investment Management Agreement	means the agreement between the Trustee and Blue Ink IGMS in respect of the appointment of Blue Ink IGMS as the Investment Manager of the Fund.
Investment Management Fee	means the investment management fee payable to the Investment Manager as provisioned in the Investment Management Agreement.
Investment Manager	means Blue Ink IGMS, appointed by the Trustee as the investment manager of the Fund.
Investor	means a person holding units in the Fund.
KYC Policy	means Centurion Capital's know-your-client policy in the context of AML/CTF.
Loan	means a loan made to Borrower(s) by Blue Ink Finance where such loan is then regarded as part of the Loan Portfolio.
Loan Portfolio	Means the underlying portfolio of loans held by Blue ink Finance.
Lending Committee	means a committee formed by the Blue Ink Finance to review and assess lending opportunities.
Lending Policy	means the lending policy which sets out how the Blue Ink Finance assesses loan proposals and administrates Loans.
LVR	means loan to value ratio.
Minimum Investment Term	means the minimum investment term an Investor must hold an investment in the Fund before becoming eligible to make a withdrawal request subject to terms provisioned in the Trust Deed.
Offer Close Date	is the date on the final allocation of Units in the Fund.
Offer Open Date	is the open date of this Offer.
Blue Ink IGMS	means Blue Ink Investment Management & Group Management Services Pty Ltd ACN 672 839 011.
PPSR	means the Personal Property Security Register.
Centurion Capital	means Centurion Capital Limited ACN 124 655 250.
RITC	means Reduced Input Tax Credits.
Section	means a section of this IM.
Security	means the mortgage and other security interest in the assets of the Borrower granted in favour of the Fund pursuant to a Loan.
SPG	means a secured party group in the context of security interest registration with PPSR.

Target Distribution Rate	means the target rate of return set by the Investment Manager. Revisions will be updated on its website at www.blueink.investments .
TFN	means tax file number.
Transaction Documents	means the set of agreements the Trustee will enter into on behalf of the Fund in making Loans.
Transfer Form	means a transfer form made available by the Trustee and amended from time to time.
Trustee	means the trustee of the Fund, that is Centurion Capital Limited.
Trust Deed	means the trust deed of the Fund varied from time to time.
Unit	means a unit in the Blue Ink Wholesale Investment Fund.
Withdrawal Request Form	means a withdrawal request form made available by the Trustee and amended from time to time.

15. CORPORATE DIRECTORY

16. Centurion Capital Limited
ACN 124 655 250 AFSL No. 338401

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