



Outcomes Statement.

01 January 2020 to 31 December 2020



We are stronger together.

Outcomes Statement.

To help you, as a lender, monitor the performance of our Loan Book, we will publish an Outcomes Statement annually.

This will be within 4 months of the end of each financial year.

The Outcomes Statement is a regulatory requirement, set by the Financial Conduct Authority (FCA), which came into effect on the 9th December 2019. The aim of the Statement is to demonstrate how the loans available on our platform over the 12 month period have performed based on our expected default levels against the actuals.

It will also support you in comparing the advertised target interest rates for our products with the actual returns you have received.

Whilst we do everything we can to predict the potential returns you can expect from your investment, we can't guarantee what you will actually receive. There are a number of reasons why you may not receive the advertised rates and whilst our past performance is not a guarantee of future performance, it will give you a better understanding of how our loans perform.

WE ARE STRONGER TOGETHER.

Target & Actual Interest Rates

The tables below illustrate the Target Rates against the Actual Lender Returns for the Risk Grades available for the year to 31 December 2020.

ISA Pot	Target Rate	Actual Rate
Prudent	4.32%	2.49%
Balanced	6.41%	6.06%
Adventurous	9.61%	8.52%

Risk Grade	ISA Pot	Target Rate	Actual Rate
A1	Prudent	4.50%	0.00%
A2	Prudent	5.00%	5.81%
A3	Prudent	6.00%	1.94%

Risk Grade	ISA Pot	Target Rate	Actual Rate
B1	Balanced	7.00%	4.09%
B2	Balanced	8.00%	7.03%
B3	Balanced	9.00%	3.94%

Risk Grade	ISA Pot	Target Rate	Actual Rate
C1	Adventurous	12.00%	3.01%
C2	Adventurous	13.00%	0.00%
C3	Adventurous	15.00%	0.00%

Risk Grade	ISA Pot	Target Rate	Actual Rate
G1	Adventurous	10.00%	7.50%

Risk Grade	ISA Pot	Target Rate	Actual Rate
F1	Prudent	4.50%	0.00%
F2	Balanced	6.50%	5.49%
F3	Balanced	8.00%	8.23%
F4	Adventurous	10.00%	0.00%
F5	Adventurous	10.00%	0.00%
F6	Balanced	6.50%	0.00%

Risk Grade	ISA Pot	Target Rate	Actual Rate
L1	Prudent	3.25%	0.00%
L2	Balanced	3.50%	0.00%
L3	Adventurous	3.75%	0.00%
L4	Prudent	4.50%	0.00%

Risk Grade	ISA Pot	Target Rate	Actual Rate
S1	Balanced	7.00%	4.61%
S2	Adventurous	9.00%	0.00%
S3	Adventurous	12.00%	12.83%

Default Rates

As an investor in loans, there is always potential for borrowers not to meet their monthly payment obligations. In these cases the borrower defaults on their loan.

This doesn't always result in a financial loss however. Depending on the product, our loans have the benefit of additional security be that our 'Rainy-day Pot', property or a guarantor to make payments on their behalf.

When borrowers cannot meet their contractual repayments, or pay the outstanding loan, we'll declare the loan as a default.

We'll identify the outstanding capital as a bad debt.

This happens when a borrower repayment becomes 90 days overdue. This is a regulatory standard definition adopted in December 2019



Expected and Actual Default Rates

The tables below illustrate the Expected and Actual Default Rates for the Risk Grades available for the year to 31 December 2020.

ISA Pot	Expected Rate	Actual Rate
Prudent	0.36%	0.00%
Balanced	0.59%	0.00%
Adventurous	0.79%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
A1	Prudent	2.00%	0.00%
A2	Prudent	2.50%	0.00%
A3	Prudent	3.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
B1	Balanced	4.00%	0.00%
B2	Balanced	5.00%	0.00%
B3	Balanced	6.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
C1	Adventurous	10.00%	0.00%
C2	Adventurous	12.00%	0.00%
C3	Adventurous	15.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
G1	Adventurous	1.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
F1	Prudent	0.00%	0.00%
F2	Balanced	0.00%	0.00%
F3	Balanced	0.00%	0.00%
F4	Adventurous	0.00%	0.00%
F5	Adventurous	0.00%	0.00%
F6	Balanced	0.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
L1	Prudent	0.00%	0.00%
L2	Balanced	0.00%	0.00%
L3	Adventurous	0.00%	0.00%
L4	Prudent	0.00%	0.00%

Risk Grade	ISA Pot	Expected Rate	Actual Rate
S1	Balanced	0.00%	0.00%
S2	Adventurous	0.00%	0.00%
S3	Adventurous	0.00%	0.00%



It is important that before making a commitment to invest, the risks of doing so are fully understood. Any decision must be made on the basis of the information within the JustUs Terms and Conditions documentation: <https://www.justus.co/terms-and-conditions>. This financial promotion has been issued by JustUs, a trading style of eMoneyHub Ltd. Authorised and regulated by the Financial Conduct Authority. eMoneyHub Ltd is registered with the Office of Information Commissioner No. ZA589341. Peer to Peer Lending via the JustUs electronic system is NOT covered by the Financial Services Compensation Scheme. The Financial Conduct Authority does not regulate most Buy to Let Mortgages.

Registered Office: Block 1 G90, Alderley Park, Congleton Road, Nether Alderley, Macclesfield, SK10 4TG. Company Number 08158588.

Any enquiries: Email – support@justus.co, call – +44 (0)1625 750 034

Document created **April 2021** All information correct at time of publication.