

LOANSTOCK PLEDGE FORM

ROCKDOVE RISING Housing Co-operative Ltd.

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Rockdove Rising Housing Co-operative Ltd. is registered with the Financial Conduct Authority under the Co-operative and Community Benefit Societies Act 2014, with registration number 32128R.

Loanstock is an investment in the co-op that returns an annual rate of interest that increases with the length of time for which the money is invested. Annual interest is reinvested in the co-op and paid out in full at maturity, together with the original amount invested (i.e. compound interest - please see table below). Annual interest payments (at these rates) are also available if you prefer.

Rockdove Rising will be issuing loanstock from **1st May to 31st October 2015**. This form is for individuals, co-ops, companies, or other bodies to register a pledge to purchase loanstock from Rockdove Rising Housing Co-op during this time.

Available rates of interest, and the maximum loanstock investment available for a given period, are shown in Table 1.

Investment Period (years)	Rate of Interest (% per annum)	Amount of Loanstock on offer	Amount returned at loanstock maturity for a £1000 investment
3	3.00	£29,000	£1,093
6	3.43	£27,500	£1,224
9	3.86	£27,500	£1,406
12	4.29	£27,500	£1,655
15	4.71	£25,500	£1,996
18	5.14	£22,750	£2,466
21	5.57	£19,500	£3,122
24	6.00	£16,250	£4,049

Table 1. Available rates of interest, investment periods and amount of loanstock available. Interest is compound interest (i.e. annual interest is reinvested in the co-op and paid out in full at maturity together with the original amount invested). Annual interest payments (at these rates) also available.

Loanstock will be used to purchase residential property to house members of the co-op, and thus your investment will be asset-backed. Loanstock investments and interest are repaid through the generation of rental income across all of the properties owned/tenanted by Rockdove Rising.

Please see our investment pack for more details and FAQs.

Please note that this pledge is NOT legally binding and does not impose any obligation to actually invest in Rockdove Rising Housing Co-op.

